Next Month

AS EUROPE SEES US
Charles T. Hallinan

Did you know that in England Grover Cleveland is the most admired of any president since the Civil War; that Democratic presidents usually carry more weight abroad than Republicans; that five per cent of our currency is being hoarded abroad; that one-third of the Amsterdam Stock Exchange is given over to transactions in American stocks and bonds, and that certain families in that city have held Union Pacific stocks and bonds for three generations? These and many more novel facts are brought out by Charles Hallinan in his sketch of Europe's attitude toward the United States since its recent banking troubles, and the effect of that crisis upon foreign countries.

WHAT SHALL WE MAKE TO-MORROW?
Robert Keith Leavitt

What are the coming industries of the future? The answer which this author gives is based upon the belief that the key to future market demand is the inevitability of increased leisure for every American.

PAYING THE DOCTOR
Edgar Sydenstricker, M.D.

If a man is sick, he must have medical care whether he has the money to pay for it or not. If a doctor is to live, he must eat, whether his patients are in a position to pay him or not. How shall we reconcile these two and assure the sick man of treatment and the doctor of his fee? Dr. Sydenstricker points out the direction in which he believes the solution lies.

DON'T LAUGH AT "HOME ECONOMICS"
Catherine Hackett

Journalists have been poking fun at the government's Bureau of Home Economics and suggesting it be cut off without any more of the taxpayer's pennies. Here a housewife comes to its defense in good outspoken housewife English.

THE SCHOOL CRISIS
James Metzenbaum

It is amazing that more publicity has not been given to the fact that schools are going broke and being forced to close all over the country. In this article James Metzenbaum, a member of Cleveland's school board, pins the blame for the present situation on the school bureaucrats and tells how Cleveland has gone about getting rid of them and patching up their school system.

FORUM
and Century

HENRY GODDARD LEACH, *Editor*

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VOL. LXXXIX — No. 5

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TOASTS

JOHN T. FLYNN, whose articles debunking big business and economics appear frequently in magazines throughout the country, was once Managing Editor of *The New York Globe.* He is the author of *Graft in Business*, *Investment Trusts Gone Wrong*, and *God's Gold*, a biography of John D. Rockefeller.

EUDORA RAMSAY RICHARDSON has been a teacher, a newspaper reporter, a campaigner for woman's suffrage, and a writer of publicity and advertising. She devotes most of her time now to writing for magazines. A book by her — *Little Aleck*, a life of Alexander H. Stephens, Vice-President of the Confederacy — appeared last Spring.

PAUL HUTCHINSON, a frequent contributor to THE FORUM, is Managing Editor of *The Christian Century.* His series of articles on the decline of Western Religion was concluded in the April issue.

L. M. GRAVES is Vice-President of the Brookmire Economic Service in New York. He is also editor of several of that organization's publications which deal with current affairs in economics and finance.

ROBERT LITTELL was at one time Associate Editor of *The New Republic.* Later he became dramatic critic of the *New York Evening Post* and of the *New York World.* At present he is doing free-lance writing in New York.

LYTTLETON FOX, JR., graduated from Yale in the class of 1931. While he was there he was Editor of the *Yale Literary Magazine.* He is now a second-year student in the Harvard Law School.

CAROLINE SANFORD is the pseudonym of a distinguished woman scientist. In 1922 she gave up scientific work in New York to travel through the South and Middle West, investigating social conditions. Upon her return in 1924 she went into business, after trying in vain to secure funds for further scientific research. Since November she has been writing articles concerning her experiences with big business — of which "Has America Sold Us Short?" is one.

TRAVIS HOKE, ex-newspaper man and former Editor of *Popular Science Monthly*, lives in Greenwich Village, New York, where he does free-lance writing.

CLAIRE WILLIAMS teaches school in Albion, New York. She was educated at Smith and Radcliffe and has done graduate work at Harvard, Yale, and Carnegie Institute of Technology.

HELEN BOYLSTON served as a nurse with the British Army in France during the war. After the war she spent considerable time traveling in Europe. She is now living in New York.

CYRUS FISHER has had much experience writing and producing radio programs. His radio criticisms began to appear in THE FORUM in the May issue a year ago.

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THE INDUSTRIES OF THE FUTURE

When prosperity returns, what businesses are going to profit most by it? The cards are being shuffled now. Which will win out in the New Deal?

Read

"What Shall We Make Tomorrow?"

by ROBERT KEITH LEAVITT

in the June FORUM

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BOOKS IN BRIEF

LOOKING FORWARD, by Franklin D. Roosevelt (John Day, $2.50). Few American presidents, it seems safe to say, have taken office with so coherent a philosophy of government as Franklin D. Roosevelt. Although this book, which summarizes the President's creed and program, is primarily based on political addresses delivered during the past year, it is now possible for the first time to see how Mr. Roosevelt's treatment of specific problems fits into a larger whole. That the President is genuinely determined that government should function for the benefit of the governed is unmistakeable. His championship of the "Forgotten Man" was, quite plainly, no empty formula. Whether or not one agrees with his tariff, power, or farm policy, one cannot doubt that he is opposed to government by special interests, that he is in favor of sane and orderly planning of the national life, that he is anything but an economic and political Bourbon. In analyzing the nation's problems, and prescribing for their solution, the President draws heavily on his practical experiences as Governor of the State of New York — thereby giving theory a solid backing. His book is written in a distinguished and lucid prose, refreshingly free of oratory. It is written for the man on the street, and the man on the street will be witless if he does not read it.

SPECIAL DELIVERY, by Branch Cabell (McBride, $2.50). It seems that Mr. Cabell has been having trouble with his fan mail. People make absurd demands on his time with requests for autographs and interviews and criticism and advice. He has, therefore, written ten frank and florid letters to ten typical pests, adding in each case the polite little notes he actually mailed. Mr. Cabell's style is as perfumed and elegant as ever; his urbane egotism and malice are in good working order; he says a lot, as usual, about his artistic creed. If you have always admired Mr. Cabell, you will like this book. He hasn't changed a bit.

UNION SQUARE, by Albert Halper (Viking, $2.50). Violent, nervous, exotic, the strange pageant of life around the Square marches before one's eyes. Albert Halper has missed none of the characteristic sights and sounds and smells which so distinguish New York's storm center. Here are the jostling, foreign-faced crowds, the chestnut and pretzel venders, the blaring phonographs, the radicals shrilling from their soap-boxes. Here, too, is a rich variety of types: the frustrated ex-radical, the idealistic little Communist, the Yankee workman, dumbly loyal to his masters, the middle-aged business man who is living with a chorus girl, the pretentious young couple who try to be "Russian." These lives touch, interweave, drift apart — yet all their dramas are subordinate to the larger drama of Union Square. Mr. Halper is predominantly the spectator, the reporter. Although his sympathies are obviously with the proletariat, he does not hesitate to satirize Communist excesses, nor to pillory the Bohemian riff-raff that hangs on the fringe of the Communist Party. Anyone who is curious about modern America should read this vigorous, exciting, rich-flavored novel.

MACHINE AGE IN THE HILLS, by Malcolm Ross (Macmillan, $2.00). What happens when a whole people and a whole industry are racked by technological change? For the past three winters stories of violence and misery from the Blue Ridge coal fields have filled the newspapers, but there have been few impartial pictures of the miners' tragic plight and of the economic forces behind it. Mr. Ross has spent months among the unhappy people of the Kentucky and West Virginia mine regions. He likes and understands them, and his descriptions of their sufferings are warm and vivid. At the same time he understands that both operators and miners are caught in the same trap, and that speeches from visiting radicals do not feed empty stomachs. If his espousal of the Quakers' relief work seems a little optimistic, and his proposals for reconstruction and reform something less than adequate, nevertheless he has written a humane, informed, and distinctly readable book — which treats the miners as human beings, not as economic units.

INTIMATE MEMORIES: BACKGROUND, by Mabel Dodge Luhan (Harcourt, Brace, $3.00). When it was rumored that the author of *Lorenzo in Taos* had written her reminiscences, the more knowing section of the literary public prepared for highly spiced revelations. These may yet be in order, but what Mrs. Luhan has actually produced is an admirable, an invaluable study of upper class society during the '80s and '90s. Despite her very colorful career — which has included four husbands, the most recent of them an Indian — Mrs. Luhan was born into one of Buffalo's "best families." As Mabel Ganson, a sensitive, rebellious, uncannily observant child, she spent the first eighteen years of her life among the fashionable folk of Buffalo, Lenox, Newport and upper Fifth Avenue. She remembers, and records, all the outer details of that existence — the overstuffed, rococco houses, the elaborate clothes, the ritual of dinner parties and receptions. She records also how vapid, how narrow, how aimless life was, how many skeletons rattled in well-bred closets, how many unfortunates were

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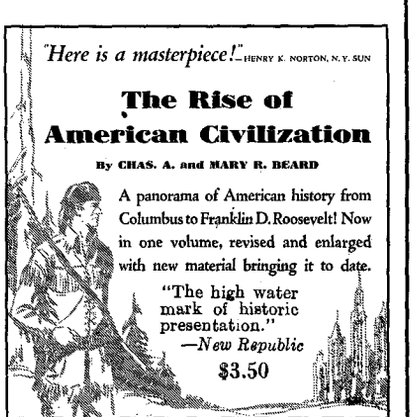
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Tired voice so soft, so dear
Saying "Sleep well, darling, mother 's near."

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Books in Brief

warped and frustrated by the pervading pattern. Like any good artist, she is shamelessly frank, sparing herself and her family least of all. It is common knowledge, which her book on D. H. Lawrence confirmed, that Mabel Dodge Luhan is a remarkable woman. This first volume of her memoirs, which pictures so unforgettably a whole era and a whole society, proves that she is a born writer as well.

THE FIRST LOVER, by Kay Boyle (Smith & Haas, $2.00). Although her method differs from that of Katherine Mansfield, Kay Boyle has the same capacity for wringing color and significance from ostensibly trivial situations. Her short stories are sensitive, subtle, exquisitely calculated. At their best, they are sharply real. Sometimes they are a little precious and attenuated. This last book is excellent, but one still wishes for greater richness and solidity. It would be too bad if Miss Boyle were to develop no further.

BY POST TO THE APOSTLES, by Helen Walker Homan (Minton, Balch, $2.50). In an anything but irreverent spirit Mrs. Homan has addressed a series of intimate epistles to the various Apostles, and to St. Paul, St. Luke and St. Mark. Considering them in the novel light of engaging human beings, she praises them for hidden qualities that she has discovered, condoles with them when they have been misunderstood, and begs them to clear up certain obscure patches in their lives. The casualness and informality of her style do not conceal the fact that Mrs. Homan has an astonishing knowledge of Scripture, of the Apocrypha, and of the early Church Fathers. Although she has an unfortunate tendency to be arch, she has written a charming and unusual book, which one need not be a church member to enjoy.

OUTSIDE EDEN, by J. C. Squire (Knopf, $2.40). The Editor of the *London Mercury* is always diverting, and never more so than when he satirizes the literary world whose follies he has so rare an opportunity to know. The eleven tales in this volume are gay, skillful, and inventive. Many of them border on farce. Almost all of them deal with the quaint vagaries of novelists, playwrights, and Park Lane Bohemians.

NEW ROAD, by Merle Colby (Viking, $2.50). In 1820 young Martin Ward set out debonairely for Michigan Territory. Accidently he met in the wilderness a young girl whose husband had died and whose wagon had been bogged. Together they fought the perils of a prairie winter, and settled down to lay the foundations of a town which became Martin's consuming preoccupation. As successfully as in *All Ye People* Merle Colby has written a stirring, colorful, and convincing chronicle of

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Books in Brief

frontier days. Farmers, landgrabbers, and fancy ladies swarm to Martin's new town, which gradually shapes and crystallizes before one's eyes. Unlike the old-fashioned historical romance, this book has substance. It is no less exciting, but it helps one to understand the American background.

HARDY PERENNIAL, by Helen Hull (Coward-McCann, $2.50). Always a pleasant and persuasive, if not a genuinely distinguished writer, Helen Hull has told with considerable vivacity and skill the story of a New York family involved in the economic and emotional uncertainties of the depression. The kernel of the tale is Cornelia Prescott's final adjustment, in her early forties, to the disadvantages of being married to a rampant egotist — many of whose gaudier traits his children share. Miss Hull is good at family scenes.

LOST LAUGHTER, by Mateel Howe Farnum (Dodd, Mead, $2.50). This is a leisurely, colorful, and on the whole very interesting chronicle of a prosperous Missouri family which suffered considerably from the indiscretion of one of its members. Flamboyant, beautiful, incurably a romantic liar, and incurably immature, Bella Price produced an illegitimate child, the secret of whose birth was painfully preserved for over two decades. The dramatic denouement of Hughie Price's story is somewhat incredible, and much less good than the earlier part of the book — but certainly Ed Howe's daughter has improved since she wrote her prize novel, *Rebellion*.

CHRISTIAN UNITY IN PRACTICE AND PROPHECY, by Charles S. Macfarland (Macmillan, $2.75). This book is the last word on the problem of harmonizing the multiple and often dissonant groups of Protestant and Orthodox Christians. Dr. Macfarland, General Secretary Emeritus of the Federal Council of the Churches of Christ in America, is a veteran in the rough and tumble of Christian discord, as well as a master of serene reasonableness. As a ranking chaplain of the American Expeditionary Force he came to know men at their best and at their worst. His unofficial mission to Mexico, followed by his blunt and downright recommendations has done a lot to smooth all sorts of relations across the Rio Grande. You can guess the practical idealism of this book by one quotation declaring what Dr. Macfarland does *not* recommend: "We shall not reach unity of faith by discussing *filioque* and homoousian with the Patriarch of Constantinople or unity of order by debating *su ei Petros* with the Anglo-Catholic or Anglican, or the difference between *ex opere operato* and *sola hoc est corpus meum* with the Lutheran."

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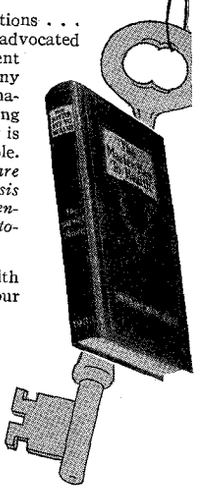

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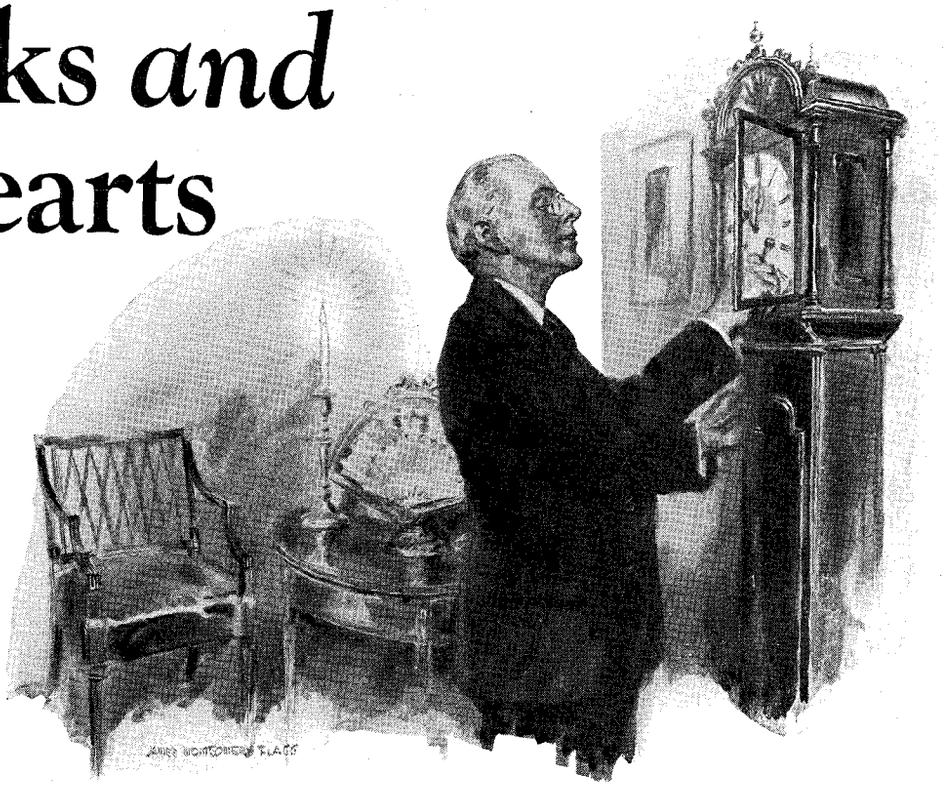
Clocks *and* Hearts



WHEN you look at a beautiful clock which has kept almost perfect time for nearly a hundred years, you marvel at the skill of its maker.

However, it could not have kept ticking 31,536,000 times a year if it had not been regularly inspected and kept in good repair during its long life.

But far more remarkable than the old clock is the engine made for you by Nature, which pumps faster than the clock ticks—your own heart which has throbbed more than 35,000,000 times a year with no stopping for repairs. Your very life depends upon its continuing ability to pump blood to all parts of your body.

Do you take good care of your heart? It will serve you longer, make you happier, make your life more worth living if you do not abuse it and if you do not neglect it in case it beats too fast or too slow, too faintly or too violently.

A man with a bad heart—*who has learned how to take care of it*—frequently outlives men who persistently abuse their hearts. Some of the most efficient and useful people in the world have had heart trouble for years.

In sharp contrast to people who have real heart ailments are the many persons who worry about imaginary heart trouble. Indigestion, lung trouble or nervousness may cause symptoms near the heart, while the heart itself is entirely sound.

If you would keep your heart beating contentedly, like Grandfather's clock—seventy, eighty or perhaps a hundred years—give it attention—at least an annual examination by a competent doctor. He will tell you what to do if it needs help or special care. The Metropolitan will be glad to send you its free booklet, "Give Your Heart a Chance." Address Booklet Department 533-F.

Too prolonged overstrain at any age in life may cause heart trouble. There are, however, three general groups of heart difficulties:

FIRST—the heart troubles of young people caused by diseases of childhood. Rheumatic fever and rheumatism (associated with "growing pains," tonsillitis and stiff and painful joints) frequently cause heart disease. Diphtheria, scarlet fever and measles may injure children's hearts.

SECOND—heart diseases of middle-aged people resulting from syphilis, toxic poisoning, or focal infection in teeth, tonsils, sinuses and elsewhere.

THIRD—heart ailments of old people which may result from one of these definite causes or from hardening of the arteries.

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FORUM

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The Revival of Honesty

THE EASTER season is upon us again, and every Easter we think of some sort of Resurrection. The devout Roman Catholic may hang on his wall an inspiring picture of the bursting tomb. The Jew — particularly in these days of new trouble in Germany — may dream of a revival of Justice. The Communist hopes, we assume, for a new outburst of Revolution. But every American citizen this Easter season, whatever his faith, should welcome the rebirth out of our war- and money-weary world of national and personal integrity.

Week after week, under the new administration, the American people are making a new appraisal based on character instead of profits. It was President Roosevelt who heralded this rebirth of the simpler virtues in his Inaugural Address when he said, "The money changers have fled from their high seats in the temple of our civilization. We may now restore the temple to the ancient truths."

The spirit of realistic self-examination set free by the President's Inaugural Address is sweeping the country like a prairie fire. On every side the obscure debates of economists, of so-called business leaders, of politicians, are silenced before the outcry for simple integrity. For the most part the new laws and measures proposed by the President in such rapid and breathless succession have been built upon the ancient law of honesty. Let only the sound banks reopen! Keep our currency honest at all costs! Give the nation real beer without subterfuge! Put the Federal household ruthlessly in order! Publish the whole truth about every new issue of securities! Continue the relentless investigation of questionable financial practices! In the rapid prosecution of these measures caution and expediency are often swept aside, and fictitious values shrivel painfully under the spotlight of truth. But we refuse to be disheartened, for we are buoyed up by the conviction that in the last analysis honesty will prove to be the best policy.

The National Economy League, under the chairmanship of Admiral Byrd, is now able to relax its vigilance against the bonus and is turning its energies toward local government, carrying its crusade for economy, which is, in this sense, but another word for honesty and integrity, into state and municipal affairs.

The revival of integrity is personal as well as national and is affecting the lives of each of us. I agree with Mr. Paul Hutchinson in his article on the decline of Puritan virtues, in this FORUM, that we can afford to let all of them except honesty go by the board. We can reinterpret honesty in terms of to-day. Teaching this ancient virtue in the schools we can christen it "Sportsmanlike behavior" or "playing cricket." But under whatever new name we choose, let the revival of that homely virtue continue. Let each of us stop-look-and-listen to ourselves and be honest with ourselves. Let us insist on personal integrity in our thinking as well as our actions and sweep out our private temples with as clean a broom as the President is applying to the temple of our civilization.

Sometime prosperity will return. Meanwhile a clean conscience is a better friend in the hour of need than a full pocketbook. — H. G. L.

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The Dangers of Branch Banking

by **JOHN T. FLYNN**

To those now engaged in the plan to introduce branch banking into our national system I beg to utter a very solemn warning. I urge them to pause before they go forward with the attempt to legalize either state-wide or trade-area branches for national banks until the system of group banking has been effectively outlawed.

Group banking is that form of banking under which numbers of unit banks are brought under a single control through the medium of the holding company. In group banking, financial enterprises of all sorts — security companies, insurance companies, stock trading corporations — all, along with banks — unit banks and branch banks — can be brought under the single holding company or series of holding companies by precisely the same methods as were used by the utility promoters in collecting into their hands the power companies of the country.

I do not oppose branch banking. On the contrary, I favor it. But branch banking that is not reduced to pure banking practice and that is subject to holding company control will mean, I suggest in all humility, the beginning of the end of the capitalist system.

More than six years ago I ventured to suggest that the extension and persistence of holding company development would bring about a collapse of the capitalist system. I have a little editorial clipping sneering at this statement as an example of alarmist folly. It is interesting now to observe men like Owen D. Young, who helped to build the utility holding company system, and Mr. Harold L. Stuart, of Halsey, Stuart & Co., the Insull bankers and allies, along with the venerable old Tory grandmother, the *New York Herald Tribune*, joining in the alarm and declaring that, really, something must be done about it.

I do not, of course, believe that the holding company constitutes the fundamental flaw in capitalism. But I do believe that it supplies the necessary energy for hurrying the system to an early ripeness and quick decay. And if it is to extend, with or without restraint, to the control of our money and credit, as it has to our power and railroads, the hurrying process will be upon wings so swift that it will daze its designers.

Current proposals for banking reform are for the most part good in themselves. But the Glass bill is dangerous to the point of being a fatal blunder because of what it omits. It issues an invitation to those adventurous and often unscrupulous gentlemen who play the game of finance with other people's money, to step forward and help themselves to all the necessary paraphernalia to Insullize the banks of America.

The bank affiliate, through which commercial banks carry on all these operations forbidden by law to banks, has come in for all the attention. The devastating attack of the Senate Committee which revealed the possibilities of the affiliate for bad and dangerous banking and which resulted in the deposing of one great banker and the first steps in demobilizing the two greatest affiliates, has given everyone a false sense of security for the future. It will do no good to get rid of the security affiliate so long as group or holding company banking remains.

The Small Banks Used as Scapegoats

For the last four years an intensive drive has been under way to permit national banks to operate branch banks in Federal Reserve districts, as proposed by the former Comptroller of the Currency, J. W. Pole, or, at any rate, in trade areas across state lines or

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at least on a state-wide basis. The plan is to take whatever can be got as a starter and then spread out.

So far as I am concerned, branch banking in the states or the Reserve regions or on a nation-wide scale will be quite satisfactory. I am convinced that even if established upon the most conservative and guarded basis, nation-wide branch banking will amount to nothing less than setting up the mechanism which will ultimately lead to the nationalization of banking. In a country like America, with its immense resources and its primitive ethics in the field of money, such a power in the hands of private persons is simply unthinkable. But while I am willing to see it because of its highly desirable logical end, I am sure a good many sincere well-wishers of capitalism will not like it so well.

In order to press the cause of branch banking a continuous effort has been made to throw the blame of all our bank disasters upon the small country bank in particular and the unit system in general. No one, of course, has to be convinced that there is something very seriously wrong with our banks. We did not have to wait for a depression to find that out. Our bank failures did not begin with the advent of Mr. Hoover. In those three years of dizzy prosperity under Mr. Coolidge we had 1,794 bank failures. From 1921 to 1932 we had 10,624 bank suspensions carrying down about five billion dollars in deposits.

Through this whole decade of wrecks the Treasury Department and the big bankers have been continuously focussing attention upon only one phase of these failures — the failures of the small banks. Here are the kinds of statements which have been published. The Comptroller of the Currency said, repeating the statement in a dozen different forms:

> "It is in these small banks that most of the failures occurred. . . . For the eight-year period beginning 1921, 71 per cent of the banks that failed, national and state, were capitalized below $50,000 and 88 per cent below $100,000. By far the largest number of failures were banks having $25,000 capital or less, these constituting 63 per cent of the failures."

Dr. Benjamin Anderson, economist of the Chase National Bank, unwittingly lent himself to the argument by saying:

> "Practically it may be said that for cities of 10,000 or more people and for banks with $100,000 capital or more, there has been no problem of sufficient magnitude to justify extraordinary concern or to call for more than local interest."

It will be noticed that these assertions apply to the number of banks failing and completely ignore the volume of deposits involved. I have tried to obtain data about bank failures classified by deposits. No banking agency or government department apparently has been interested in that subject, so that I have had to work out myself rather laboriously some facts bearing on this point. It was not possible to find, without endless searching, the capitalization of banks which failed over the last ten years. However, I have got a list of banks — state and national — which failed during 1930, 1931, and half of 1932, arranged by deposits. The great bulk of bank failures, we have been told, are in banks with less than $100,000 capital. I assume, therefore, that banks with deposits at the moment of failure of $1,000,000 have a capitalization of over $100,000.

Here then are the facts, and it will be easily seen how the story differs accordingly as we tell it. If, like the Comptroller, we put the emphasis on the number of banks failing, we get the following, using 1931 figures:

Total banks failed	2,316	100%
Banks under $1,000,000	1,890	81.6%
Banks over $1,000,000	426	18.4%

Thus we see that banks with deposits of less than a million each made up 81.6 of the failures. But if we tell the story, not by the number of banks, but by the volume of deposits involved, it becomes very different. Here it is for the same year — 1931 — giving deposits involved for closed banks grouped into closed banks with deposits under a million each and over a million each:

Total Deposits	$1,814,035,613	100%
Banks under $1,000,000	396,237,008	20.8%
Banks over $1,000,000	1,417,798,605	79.2%

Thus it will be seen the story is reversed. It was the same in 1932. The banks with deposits of over a million each accounted for 77 per cent of the failures. In 1930 it was even worse. In that year practically half of all the deposits in closed banks were found in just two big systems — the Bank of the United States (a branch bank) and the Caldwell group in Kentucky (a group bank system).

If you examine the loans made by the Reconstruction Finance Corporation during its first six months, you will see that out of $702,-

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000,000 in loans to banks, $373,706,000 of them were made in sums of over a million. Doubtless three-fourths of the money went to banks with deposits of more than a million dollars.

In the light of these facts what becomes of the claim that in towns of over 10,000 people and banks of over $100,000 capital there is practically no banking problem? It simply is not true that the big banks have stood up better than the little banks. More little banks have failed because there are more of them. But measured by deposits, the great bulk of losses has been produced by the larger banks.

Was Unit Banking to Blame?

The other section of these claims is that failures have been due to the unit banking system; that if we had branch banking, we would not have had these disasters. Of course we have branch banking and plenty of it. What has been the record of branch banks during this trying period? I have exhausted every effort to get this record. The Comptroller's office has been very diligent to collect and advertise the facts about unit banks. But why has it not recorded the facts about branch banks and group banks? Why has it not made an effort to classify the unit bank failures so that we might know which ones were true unit banks and which ones were controlled by holding companies? No one has been interested in this important bit of evidence or, for that matter, in proclaiming any other fact about our failures than those which exposed the weaknesses of small town banks and unit banks.

As a matter of fact, there is perhaps no field of economic research where adequate statistical data would be so easy to compile, yet where the actual available data is so meager as in banking. It is impossible to get from any government agency now even a list of suspended banks. The Comptroller publishes a list of suspended national banks. But many of the states publish no bank reports, and some of those that do have resisted my appeals to supply me with the facts. I have examined all available banking reports of the states and the national bank reports, but none of them attempts to identify either existing or failed banks as unit, branch, chain, or group banks. The Federal Reserve Board can't supply the information and neither can the American Bankers' Association. And all this in spite of the fact that this is one of the most pressing problems in our economic life. I mention the matter at length here in the hope that I may stimulate some congressional authority to compel the Treasury Department to collect and publish this information at frequent intervals.

Since it is impossible to get complete information about group, chain and branch bank failures, I have had to attempt to work out some data for myself. Here is what I have found. I have collected information about thirty-nine large chain or group banking systems. They controlled in 1930 some 606 banks with deposits of $9,000,000,000. Among these groups some have failed. Others have had to be saved from failure by the United States government. The number which have either failed or been rescued from failure by government funds had deposits in 1930 of $2,200,000,000. This makes up 25 per cent of the whole number of leading group systems.

As for branch banks, the deposits controlled by them in 1930, according to the Federal Reserve Board, was $25,000,000,000. This vast sum was in 822 banks controlling 3,547 branches.

Here again some have failed; others have been kept from failure by immense government loans. The number of branches thus involved was 600, or one-sixth of the whole number of branches. If we measure their difficulties by deposits, the amount involved was $2,900,000,000, or 11.6 per cent of the whole. This, of course, is very incomplete. I have not been able to examine all of the branch systems. I ought to add, of course, that while I have given figures here separately for branch and group systems, many of the branch systems are included in the figures for the group or holding company banks. I should add further that I have not included the history of those holding company banks or branch systems which were ready for the scrap heap and were saved by hurried mergers with solvent banks — shot-gun weddings, as one banker has well named them — to save the community from the shock of a serious failure.

These facts, of course, do not prove that either group or branch banking is in itself vicious, any more than the widely proclaimed facts about small and unit bank failures prove a breakdown in the unit system. What they do

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prove, however, is that the weakness, whatever it is, that is devouring our banks and destroying billions of our money resources and undermining public confidence, is something which spreads itself into unit and branch and group systems alike — it is something unconnected with the type of banking, but associated in some way with our banking practices themselves.

And this is the simple truth — if we had no unit banks — nothing but branch or group banks — we would have had at least as many failures and probably a great many more.

Branch Banking Evils

These destructive banking practices have originated not in the little banks but in that vicious system known as group banking.

We have to be reminded what the function of a bank really is. Primarily the bank is a depositary. The banker, therefore, is fundamentally a guardian of other people's money. But as matters have developed the bank has become something more than a depositary. It is the community's chief mechanism of credit. As a result the bank assumes a quasi-public function, as the center of the community's money. The community does its business, not with government currency, but with bank credit. I accept the theory of John Maynard Keynes that this function of money is performed, in our system, only by our commercial banks and then only by their demand deposits. As a corollary of this, we must conclude that these commercial bank demand deposits become the source of the most important single item in our existing money economy — the community's working capital, for it is the community's working capital which provides the money income of the community.

Tie up commercial bank deposits in long-term fixed capital investments or loans and you limit the community's working capital and automatically its potential income and hence the purchasing power of the community. If this is clear it is easy to see what has happened to us. An immense part of our working capital is improperly tied up in fixed capital securities. The remaining liquid portion, thus curtailed, is held in banker's hoards in fear of emergencies. The working capital of the community, therefore, is dissipated in frozen investments on one hand and frightened hoards on the other.

This comes primarily from the growing practice of loading banks with security loans. Between 1921 and 1930 security loans of all banks increased 125 per cent. In June 1930 the banks still had 41 per cent of their loans and investments in securities — and almost all corporate securities. The theory that security loans are the safest because the most liquid is all right as long as times are easy. But the moment the clouds lower, the theory blows up. At such a moment the banks, thus weighted down with securities, become a source of weakness instead of strength to the whole business structure. Terrified by continuous sinking values they lie in wait for each feeble market rally to disgorge their holdings, wrecking values and demoralizing the whole business world.

This situation is recognized by a group of practical economists, including E. W. Kemmerer of Princeton, Roswell McCrae of Columbia, and A. Wellington Taylor of New York University, who recently put out a statement on our banking problem including a demand for:

> "Such reorganization and regulation of investment and mortgage banking that operation in those fields cannot jeopardize deposit and commercial banking, with restrictions of deposit and commercial banking to operations which are, in fact, self-liquidating or at least of liquid character, thus minimizing those dangers and losses which have arisen from loans on securities having inadequate markets, advances in the nature of fixed rather than working capital, and large investments in bonds and mortgages."

Grant this and it is not hard to see how the whole mechanism of credit can be thrown out of gear at the first appearance of trouble, even where the banker, in selecting his security risks, is moved by the purest motives, his judgment unhampered by the element of mixed interests and steadied by the perception of his rôle of guardianship. But when the function of guardian is submerged in that of adventurer and speculator in a mad scramble to get hold of bank resources for schemes of exploitation and profit, we can see what a severe blow is aimed at the economic structure.

Slowly banks were worked over, changed and shaped into gigantic stomachs to hold and digest the gargantuan meals of stocks and bonds served from the security kitchens of the system.

No bank escaped. Even to the little de-

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positary lost in the mountains or the desert village the long distance telephone brought the relentless bond salesman. From Castlewood, S. D., comes this testimony from a little banker, with $40,000 capital and surplus:

> "We had as high as $17,000 invested in corporation bonds but were dissatisfied with the bonds sold us by investment houses and sold out all but two bonds. We knew very little about buying bonds two years ago. We were told to select a sound investment house and rely on their judgment. We subscribed for some of the investment service in order to know more about this new field. We found that some of the bonds that had been sold us were of such long term that any reverses would materially affect the market price. We also found that we had bought bonds of holding companies holding nothing more than the common stocks of other companies. We therefore sold out. If we had taken the recommendation of these investment houses and bought everything they offered to sell us, we would have our entire surplus wiped out. In fact we know of some banks who have serious losses in their bond accounts. Some of the investment houses spent several dollars in telephone calls attempting to divest us of our United States holdings and invest our funds in their speculative bond offerings. . . . I sometimes wonder if these investment affiliates of the large banks, defended by Pole and the chain bankers, have not to some extent contributed to the downfall of the small unit bankers by selling them frozen bonds. If a small bank closes the small banker is the goat, and the big bankers who helped to sell these long term speculative bonds that possibly contributed to the closing of the small bank stands in the eyes of the public as a smart banker."

As things stand the great banks — or at least many of them — have ceased to be banks. The bank has come to be only one department in the promoter's establishment. For this we have the holding company to thank. Let me describe a typical set-up.

We will call it Corporation X. What follows describes an actual institution, but I withhold the name. Corporation X is a holding company. It controls six banks. Several of them in turn operate scores of branches. It controls also an agricultural credit corporation, a mortgage company, several investment companies, several real estate development companies, insurance companies, life and fire, a huge security company issuing securities, trust companies, and investment trusts buying securities. The subsidiaries of this bank are on both sides of the counter in almost every kind of financial transaction. The stockholders own no stock in the banks. Their profits come from the operation of the whole extensive, complicated fabric, of which the banks are a part. They come as dividends of the holding company. The banks merely supply the funds for the outfit.

How does this system work? Let a friendly analyst describe it. The Chamber of Commerce of a big city where this Corporation X does business made a study of it and emitted the following in praise of its perfection:

> "This great combination is in a position to assure itself of profits in many fields. Its banks provide the funds necessary for any desirable deal; its own investment houses underwrite stocks and bonds, which may be marketed and protected by its wide flung bond houses and security companies; its banking and investment houses can divert tremendous business to its insurance company; its banking office may act as agent for the farm loan and real estate mortgage companies; its real estate companies can help to liquidate foreclosed real estate of other departments; *its stock trading and brokerage companies have tremendous sources of information and almost unlimited financial support.*"

Is this thing a bank? Is this the kind of banking we want? The internal sections of this financial wilderness make up as complicated a maze as any of our utility holding companies. This Corporation X was not permitted to operate branch banks outside of its home state frontiers. But as a holding company it could step over state lines and buy control of branch banks in other states. Is it any wonder that it had to be helped by the Reconstruction Finance Corporation with nearly a hundred million dollars — more than was loaned to nearly 2,000 banks, small and large, in twenty-seven states?

The business of Michigan has been shackled by the failure of two of the most important holding company groups in the country and it was, in fact, this collapse which brought on the Michigan bank holiday and the subsequent temporary closing of all the banks in the country by the President of the United States.

Permitted to operate branches of a national bank in one state, these bank promoters will in the same way organize holding companies and acquire branch systems in many states, and before we know where we are our banking and credit system will be entangled in a web of holding companies at least as bad as our utility companies.

Branch banking, properly controlled, properly protected from promoters and stock and bond salesmen, may be an excellent thing. But while it is at the mercy of the holding company it can be only an unmixed curse.

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CONTENTED Though American

by **EUDORA RAMSAY RICHARDSON**

DURING the depression I have been thinking frequently of the Misses Green as the only people of my acquaintance with any likelihood of escaping without scar during this period of economic readjustment. Miss Selina, Miss Perneacy, Miss Tekoa, and Miss Victoria are the names by which I knew them in that remote day twenty years ago when I taught in their mountains and boarded with them for ten dollars a month. I saw them again recently and was glad to learn that they had not changed their manner of living.

Drawings by Donald McKay

Miss Selina is well past eighty. Miss Perneacy is launched upon the seventies, and Miss Tekoa and Miss Victoria are trailing close behind her. Their home and that of the generations before them is in Oconee County, South Carolina — that section of the state known both as the "Dark Corner" and as the object of Pharasaic solicitude on the part of cotton mill operators who seek cheap labor to fill their coffers. The mountaineers who have not exchanged their traditional independence for bondage in cotton mills have no adjustments to make now, because they made none to the requirements of the Machine Age. They are to-day the most nearly contented Americans, and the most nearly secure.

Our contemporary ancestors, someone has called them. Yet in their generation these people seem to be wiser than we are in ours. In their stone kitchen to-day the Misses Green have a fire. A pot of beans is boiling merrily, and potatoes are browning in the oven. Rosemary tea is set back to brew. The room is filled with the pleasant aroma of frying country ham, and the pan of grease is sizzling hot for the corn pones that Miss Selina is stirring in her wooden bowl. Across the snowy stillness comes the uneven purr of Miss Tekoa's spinning wheel, punctuated by the click of Miss Perneacy's shuttle as the woof is thrown in place.

The shelves are lined with the product of the summer canning, with string beans, corn, tomatoes, butter beans, green peas, asparagus, and with preserves, jams, and jellies made of peaches, damsons, grapes, plums, pears, blackberries, and huckleberries. Wines are bottled in the basement where Miss Perneacy is weaving the intricate pattern in her woolen coverlet. The corn meal in that barrel beneath the shelves was water-ground at John Lay's mill, as was the flour from which Miss Selina will make her big, light biscuits. The sorghum, which will be poured over the pones, was squeezed from cane grown on the hillsides.

The winter's supply of eggs are covered with a gelatinous fluid which will preserve them for months to come. Apples and peaches, dried when the sun was hot, will taste quite fresh enclosed within crisp pie crusts, made with the lard put up in the fall when there was hog killing at the Oconee farm. The hams, too, are cured for the using, as well as the shoulders and the bacon strips. There are pigs' feet in pickle, and there is tripe in brine. The young turkeys were fat for Thanksgiving and Christmas, and

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there are hens and roosters to last through the season, and perhaps a male calf or a sheep or two will be killed to provide fresh meat for the neighborhood. The woodshed is filled with fuel for cook stove and open fire. Wrapped in pages of old farm journals are tallow candles, dipped from the fat of the Misses Green's own cattle, which will light the long winter evenings.

Perhaps the cotton last season brought little cash. Yet that is small matter, for there is scarcely need for money. No food is ever bought except sugar and coffee — and, with sorghum and parched corn as substitutes, these staples are by no means essential. Golden rod or rosemary tea, served hot, is refreshing, if not quite so stimulating as that of the Far East. The money crop probably brought enough to buy next year's fertilizer, but if it didn't then there are other products that can be exchanged for a little cash. The stable manure is all that will be needed for the garden. Moreover, such thrifty farmers as the Misses Green do not buy grain for cows and horses, for they raise enough grain and fodder to tide them from season to season.

Now and then in good years the sisters have treated themselves to silk frocks. Yet homespun was good enough for their mothers and can be good enough for them if money for the finer material is not available. Cotton can be seeded by hand, carded and spun, and woven into cloth. Sheep are grown on the place and competently sheared, and wool likewise can be carded and spun and woven into blankets and warm clothing. The dyes that are made at home are better, too, than those one buys, though their colors may leave something to be desired in the way of variety.

A Farm Run on Woman Power

On the 260 acre farm no outside labor is ever employed. Miss Perneacy kills the hogs with a powerful swing of her ax. She and Miss Victoria plow the fields, sow the seeds, hoe the rows, and gather the crops. Miss Selina, whose knee was dislocated when she and a feather bed were swept over the fence by a whirlwind and whose leg is still crooked like a bent elbow, reigns supreme in the kitchen, canning, pickling, and preserving in summer and knitting and crocheting throughout the brief winter. With an eighty-foot well, water never requires ice, and melons can be deliciously chilled. The spring house keeps milk and butter cold on the hottest days.

Physicians are as unknown in the mountains as skis at the equator, and for the most part are as unnecessary. Of course, it might have been better if Miss Selina had had her leg fixed. Yet, having adapted herself to its crookedness, she has achieved a healthy old age denied most victims of the surgeon's knife. Mountain women might be more beautiful if defective teeth were treated and not pulled. On the other hand, however, they seem to escape many of the disabilities popularly attributed to the teeth and to retain sex appeal sufficient not only to acquire husbands about as easily as do their sisters in the cities but to hold them about as well. By and large the health of the mountaineers I have known compares favorably with that of people living in medical areas. Certainly I have encountered no neurotics in the mountains, and no psychopathic cases. The teas that Miss Perneacy brewed from herbs for whatever ailed me were as effective as any other physic I have ever taken.

And the Greens never require the services of carpenters. From the sturdy dining table and benches to the graceful ladder-back chairs and comely four-posters, the furniture is of their own making. If the roof needs to be repaired, Miss Victoria climbs the rungs of her home-made ladder and does the work. She and Miss Perneacy, mildly assisted by Miss Tekoa, built the outhouses and fences. These peasant women are more masculine than feminine in appearance. Miss Selina and Miss Perneacy are large and rawboned; Miss Tekoa and Miss Victoria are short but sturdily built. Their uncorseted figures are flat-chested and sinewy, with fine muscular development and not an ounce of

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surplus flesh. In fact, I have never seen a mountain woman who had to deny herself food because of a tendency to obesity. During the week the sisters wear short homespun dresses, sun bonnets, hand-knit woolen stockings tied with strings below their knees, and square brogans made without lasts. Their festive costumes are grotesque imitations of fashions that come to them in current magazines.

In that long ago day when I, still a student in college, taught two summers in the one-room schoolhouse the neighborhood provided and boarded with "the Green girls," I used to pity my landladies and yearn to give them a glimpse of the outside world. Now, caught in the trough of the depression, I would gladly swap my electrically equipped and mortgaged home for the peace of their mountains. The parents of the children who used to trudge through the hills for the small amount of learning I could help them acquire possess very little as the world measures its goods, but those who resisted the siren call of the cotton mills have a security which the rest of America has lost. The fuel for the cabin fires is still plentiful in the surrounding woods; while, though the thermometer on my desk registers sixty-two, I refuse to push up the thermostat and be reminded by the thunderous noise of the burner that I am consuming oil that has not been paid for.

I am a slave to the standard of living the Machine Age has reared for me. My floors cannot be scrubbed with sand but must be anointed with expensive preparations and polished by means of a back-breaking process. My rugs cannot be dusted in the open air with a few flips of the right arm but must be treated with a vacuum cleaner that is constantly requiring the exorbitant services of a repair man. Electricity, no matter how sparingly used, costs me enough to buy the wildest luxuries for a mountain family.

I can't wear brogans and white yarn stockings and homespun and sun bonnets. So I must labor to preserve the pristine quality of cheaply made shoes, to prevent runs in stockings manufactured for a replacement market, to keep shoddy clothes from looking their price, and my hats must be changed constantly to conform to the demands of a price system. In spite of all the equipment man has marketed, more for profit than for labor-saving purposes, the mere mechanics of living consumes immeasurably more time than it does in the mountains — to say nothing of the work involved in getting together enough money to pay the bills. I, who am accustomed to such dietary variety as the mountain folk have never known, should welcome the food Miss Selina has stored against the coming of winter.

The Simple Life in 1933

The pedigree of the Greens — and of their neighbors, for that matter — is unknown. Over the door of the brick house in which they live is a slab bearing the words *Samuel Richards 1809*. The identity of Samuel Richards remains a mystery. That he built so solid a dwelling, however, and engraved his name over its portal would indicate that he was a man of no mean station and at least literate — a refugee perhaps who fled to the hills on account of some large or small crime he had committed.

His house, possessing only one immense room downstairs and two in the half story above, is designed according to the pioneer colonial pattern, with slating peaked roof and evenly spaced windows. The stone fort hard-by, which antedated the brick house by at least forty years, he probably used as his kitchen (as do the Greens to-day) and its cellar for storing winter foods. The rooms in the wooden lean-to, now sleeping quarters, were undoubtedly added much later, though I think no one knows just when. Upstairs there are no glass window panes — just the solid blinds that are still nailed fast in winter. The floors are made of wide, smooth boards, sand-scrubbed to a high, white polish, and the fireplaces are immense affairs of roughhewn stone.

The contentment of the mountaineers and their resistance to progress are hard to explain.

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The village of Walhalla is only ten miles from the brick house and the stone fort where the sisters have spent their lives. In good weather the Misses Green carry their products to the town markets. Yet only Miss Perneacy has ever boarded a train. That was many years ago when she accepted a position in the home of a distant relative in Georgia. She returned to the mountains, however, more than ever content not to wander.

Laziness and inertia, due to inbreeding, have been used by commentators to explain the habits of the Southern mountaineer. The hill people I know are neither inert nor lazy — certainly not the thrifty Green sisters who make a good living out of soil that is far from fertile. Nor are they lacking in a really high degree of intelligence. Miss Victoria and Miss Tekoa attend the mountain church but are not seriously affected by the superstitions that are thundered from its pulpit. Miss Selina and Miss Perneacy are free thinkers, though perhaps they would not like to be classed as atheists. I gather that their lack of religion was inherited from a father who would have no part in the religion of the hills, and that Miss Victoria and Miss Tekoa are following in the footsteps of a fairly devout mother. Not a single parent of the children I taught was an illiterate. All subscribed to some sort of paper, and the daily that came to me was passed around among my constituents and read threadbare.

The first summer I took with me books that were on the prescribed list for a course in the development of the novel that I anticipated taking the following winter. *Jane Eyre*, *The Scarlet Letter*, *Pride and Prejudice*, *Vanity Fair*, *Romola*, and *The Vicar of Wakefield* were among them. Miss Perneacy read the books and commented analytically upon the plots and characters. It is not ignorance of what is going on in the world that keeps the mountaineers in Oconee County content with their simple living, for all of them knew twenty years ago what was going on beyond the hills but merely seemed to lack the curiosity that would send them inquiring into its workings.

Nor has the stock been depleted by the inbreeding about which so much has been written. Women who can hoe and plow and fell trees and kill hogs are no weaklings — and the Misses Green are not exceptional in their community. Mountain girls, reared to work in the fields beside their brothers, are not conscious of any disabilities imposed by their sex. Like healthy animals, they bear children without the aid of doctor or mid-wife and are soon about the rest of life's business.

They seem, too, to have about as much fun as the rest of us are having. Their social life centers around the schoolhouse and the church and is not, I believe, widely different from that of their more sophisticated contemporaries. At the summer protracted meetings, under the stimulation of religious hysteria, the petting parties in buggies and spring wagons compare favorably with those in city parks and suburban by-ways; and the sexual excesses at square dances, where mountain dew is served, are proportionate to those in which modern youth indulges in centers of population where the waltz and the two-step have long ago undergone their jazz variations and where contraband beverages are transported in silver flasks and not in earthen jugs. In the mountains, as in the cities, nature seems to be taking its course. The shotgun, however, is proving more effective in the mountains than is the breach of promise suit in the cities.

There are no locked doors in the mountains, and there is practically no thievery, for food can be had for the asking, and no one possesses anything else worth stealing. I do not mean, of course, that the acquisitive instinct is entirely lacking. The Misses Green, for instance, have a passion for accumulating bedspreads, hand knit and hand woven, rugs, hooked and plaited, and crocheted mats and coverlets. These are not objects, however, thought by the mountaineer to have any intrinsic value — and, besides, they can be had by any woman for the making. The situation is virtually that described by Edward Bellamy in *Looking Backward*: with an equitable distribution of worldly goods, with no competitive industry dependent upon one man's loss for another's gain, with no envy engendered by the extremes of poverty and riches, petty crime loses its motive.

I have been writing, of course, of the solid mountain folk who were born in the hills and who have continued to live according to the customs of their ancestors. There are others who represent the flotsam and jetsam of mountain life, the ones who have yielded to the demands of civilization and who are supplying the cities with illicit liquor. These, like the

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cotton planters in the low country, are depending upon their money crop for sustenance and are neglecting the diversified planting that makes for security on farms. Lured by quick money, they have abandoned the handicrafts that keep the Green sisters busy during the winters and do away with the necessity for cash.

It is from the ranks of these that the cotton mill laborers have been recruited. While the operators have made a fine show of improving their condition, the paternalistic system has robbed the people of all ability to order their lives. The workers live in villages surrounding the mills, in houses all built according to the same pattern. The children who by the new laws are too young to work go to schools supervised by the mill owners; and the adults are encouraged to take their recreation at central buildings provided for the purpose. At the mill churches a sedative type of religion is served, which is intended to teach subservience to authority and concentration upon the joys of heaven. By the process the sterling qualities that characterize the mountaineer in his native environment are soon utterly destroyed and incompetents are created, who bear not the slightest resemblance to relatives who have not fled from the hill country.

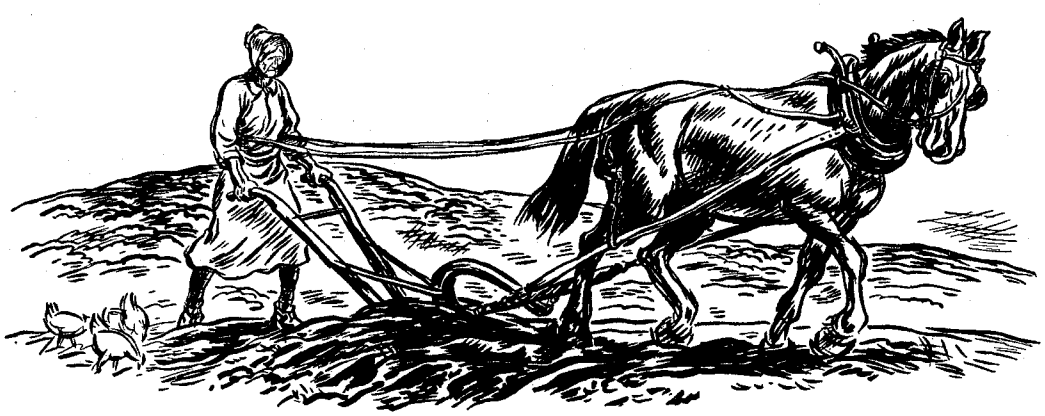
Meditations on Progress

So to-day I am thinking somewhat enviously of Miss Selina, Miss Perneacy, Miss Tekoa, and Miss Victoria Green in their complacent self-sufficiency. I wonder if they, tasting the sweets of their victory, are not metaphorically at least thumbing their noses at the missionaries who would have changed their manner of living to conform to modern standards. They have been denied trains and automobiles and silk stockings and movies and dance halls, even bath tubs and electric lights and speakeasies and night clubs and merry-go-rounds and steeple chases and one-piece bathing suits; but what they have is theirs, bought and paid for, and their future is secure.

There is irony now in all the maudlin sentiment that has been expended in behalf of the poor mountaineer. To-night while laborers and the white collar brigade conserve their food and fuel and wonder how long their jobs will last and when one may be had, the Misses Green will be lighting their tallow candles and eating their meal of fried ham and dried butter beans and cabbage and corn bread and hot biscuits and apple pie and buttermilk. Then they will draw their chairs close to the open fire, secure in the knowledge that their supply of food, fuel, and shelter and clothes is sufficient for their present and future needs.

Perhaps their lives appear to be without romance and without color. Yet they have made an excellent job of caring for themselves, and they are happier than any other virtuous spinsters of my acquaintance. After all, the purest joy the gods grant mortals comes through productive labor. This the mountaineer has retained; and this the factory laborer has lost. Cozily hemmed in by the winter snows, the Misses Green are probably dreaming of the spring garden that will soon be flowering about the brick house and stone fort, and of the seeds they will nurse to fruition. Their work, being creative, can never be uninteresting.

I am not futilely recommending a return to the ways of our ancestors. I am pausing vainly to envy the wise virgins who have kept their lanterns burning, though the light may not be bright enough to guide my path.



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The Decline of Puritan Virtues

by **PAUL HUTCHINSON**

I

TWENTY-TWO days before his death Calvin Coolidge gave an interview to Henry L. Stoddard of the New York *Sun*. There has been a tendency in many quarters to discount the claims made in regard to Mr. Coolidge's sapience; to dismiss him as, in the main, one of the luckiest individuals ever to step on the American political stage. I confess that, after a year of the former President's daily disclosures in his newspaper syndicate, I had come pretty close to adopting that view. But now, looking back and reading Mr. Stoddard's interview again, I am ready to revise my opinion. "We are in a new era to which I do not belong, and it would not be possible for me to adjust myself to it," said Mr. Coolidge. "When I read of the new-fangled things that are so popular now I realize that my time in public affairs is past. I wouldn't know how to handle them if I were called upon to do so. . . . These new ideas call for new men to develop them."

That, I submit, was wisdom speaking. Calvin Coolidge, the incarnation of the Puritan virtues, the embodiment of the New England tradition, had sufficient insight into the changes that are taking place in the nation's life to realize that the dusk was falling across the mental landscape where he had once walked with firm tread, and that the time was at hand when he might find sanctuary from a scene which he no longer understood in the security of the Vermont hills. More than a political period went to entombment with Coolidge. The whole Ben Franklin outlook on life, the measures of character which have been hammered into sixteen generations of Anglo-Saxon youth, were, in a sense, watching their interment in that Plymouth hillside.

Of course, I am stating the case too strongly. It is not true that Mr. Coolidge was the last of the Puritans, or that the virtues which he both preached and embodied — industriousness, thrift, benevolence, personal integrity — have been wholly cast into the discard. But those virtues are under such scrutiny as they have never been subjected to in the past. And if they survive it will be with definition and application greatly altered. They must change — they *are* changing — because Western civilization itself is changing.

For what are called the Puritan virtues are, it hardly needs to be pointed out, simply the virtues which emerged out of capitalism, when it displaced the feudal order. The work of Troeltsch, Weber, and Tawney has made abundantly clear the connection between the appearance of that Protestantism which the Puritans brought to these shores and the rise of capitalist society. Naturally, the virtues to which the Puritan gave his approval were the virtues which promoted the extension of that *laissez faire* system which had so exalted his social status. The Puritan was sure that "rugged individualism" came, not from Adam Smith, but from God Almighty, by way of Martin Luther, John Calvin, and John Knox. Particularly Calvin.

The trouble is, however, that *laissez faire* has run its course. It comes out in the red on the ledgers of a mass-production machine age. "Rugged individualism" is just about the sorriest looking slogan left over from the boom era. And this economic discovery is accordingly producing an upheaval in the realm of ethics, which will presently even be translated over into the sacred precincts of religion. So great an upheaval, in fact, that it has become almost a fighting word to call a man a Puritan!

II

IF YOU haven't realized what is happening in this respect, regard for a few moments, I

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beg of you, the plight of the contemporary schoolmarm. Here she confronts a roomful of young hopefuls, under the responsibility of instructing them in the nature of the good, the beautiful, and the true. What is the good? What will turn these young savages into useful citizens, a credit to themselves and an asset to the community?

Immediately the shade of Ben Franklin takes charge of the proceedings. "Remember, children," he advises, "time is money. Remember the busy bee. Remember the industrious ant. Remember that the sound of your hammer at five in the morning or at eight at night heard by a creditor makes him easy six months longer." Get busy, get busy, get busy. "The devil has work for idle hands to do." And so on. The reader will need no expansion of the blessed gospel of industriousness, for it has been the fundamental course of instruction in every American school from the day when the Pilgrim Fathers opened the first one in their bleak colony.

But with what success can to-day's teacher inculcate this virtue in the souls of her pupils? These youngsters are not fools. They know, at least in essentials, what is going on in the world around them. One in every three of them knows that the family breadwinner is out of a job. Practically all the rest have intimate knowledge of other families in which unemployment is a hideous reality. They may never have read a line about the technocrats, but they have heard heated dinner table discussions of the way in which the machine throws the man out of work. In other words, they *know* that American life is characterized by periods in which men who want to work cannot work, and they have heard their elders prophesying that those periods will grow more frequent and more severe. Try to preach the virtue of industriousness to the children of this experience, and you find your words falling flat in the presence of their knowing "Oh, yeah?"

Well, how is the honest teacher to cope with this skepticism? She knows about technological unemployment, and she can see some of its implications. At the present moment, she finds that all Big Business has to offer as a solution for the joblessness of fifteen millions is a "share-the-work" program, which merely means that the workers who still have some sort of a job at some sort of pay are to give up a part of that to which they are desperately hanging. And if "share-the-work" turns out, on examination, to mean only less work for the individual worker, when the teacher turns to the alternative proposal of organized labor, she finds that the best that the A. F. of L. has to offer is the 30-hour week. Again, less work; not more! And government? Well, as I write our honest teacher sees the new administration, having gained vast acclaim by keeping the nation from a complete collapse, putting out as the first of its permanently remedial measures a series of plans for farm relief which mean, in effect, that the government of the United States proposes to pay the farmers to stop working!

There is another aspect of the current situation which throws light on the lessening importance of this virtue of work. Of all the social revelations that have come out of the depression — and it will take many a year even to catalogue all of them — none is more sinister in implication than the discovery of the lack of inner resources on the part of many who came out at the top of the old *laissez faire* heap.

That is to say, "successful" people of the old régime have been waking up in our recent cold, gray dawns to a realization that they have been so absorbed in the pursuit of money that they had missed almost everything else in life. Work thus turns out to have been, for them, not a virtue but a curse. It gave them a period of affluence, but it left them with what the writer of the 106th Psalm called, in a phrase that will never be improved, "leanness of soul." And a lot of these people, as they realize their condition now that riches have flown, will tell you in language that is more accurate than even they suspect, that all their lives they have been "too damned busy."

III

Well, how about that second fundamental of the Puritan — the virtue of thrift? I happen to be writing this on the last day of grace which the government has given to our gold hoarders. With the full power of the United States being exerted to scare the daylights out of any citizen nefarious enough to keep a little stake hidden away in the old sock, discussion of the waning virtue of thrift may seem a work of supererogation. But something has happened during these recent months more

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important than this flurry over gold hoarding. There has been, I venture to state, a widespread throwing overboard of the idea that there is any wisdom in frugality or saving.

Over in Vienna in the days following the war, when the currency had been so fantastically inflated that a prince's income would scarcely buy a loaf of bread, they had a beer-hall story that gained general circulation. It concerned two brothers, one of upright life and the other a generous sower of wild oats. Their wealthy father died, leaving his fortune to be evenly divided between them. The model youth put his share in the bank, and so conducted himself that he was able to build his savings up considerably above his original inheritance. The other brother blew his whole share in on wine, women, and song. With the crash, said the Viennese, the one brother's bank deposits melted away to nothing. The other brother had also, by that time, run through his fortune. But he had a queer hobby: in his most prodigal moments, he carefully saved all the bottles which he had emptied. And while his upright brother now found himself a pauper because of the evaporation of his savings, the roisterer found that he could live well by bartering off his empty bottles!

The mood behind that Viennese story is the mood which may be discovered in the minds of millions of Americans to-day. I have seen it clearly in the large Negro district in Chicago. All the Negro financial institutions — banks, insurance companies, and the like — have gone under in this storm. (There may be a few exceptions to that statement, but they are not numerous enough to affect the general situation.) The result is that the Negroes who have been living on a "take no thought for the morrow" basis feel that they have reason to laugh at members of the race who have taken seriously white admonitions to thrift. The wastrels are no more broke to-day than are those who have scrimped and slaved and denied themselves in order to "put something by."

You will find that same feeling that thrift has turned out to be a deceiver in many another quarter. The country is full of families that have been caught in home-buying schemes, and now swear, "Never again!" There always have been a few disillusioned investors in mining stocks and land booms, but now there are the serried ranks of those who went into Kreuger and Toll, Insull, Peruvian bonds or their like.

Harsh experience has brought these millions to the place where they begin to see, at least vaguely, that our new situation, resulting from the machine, demands a rapid and widespread distribution of wealth if the social organism is to function, and that the good citizen, under such circumstances, becomes the man who spends as much as he can and as fast as he can.

IV

Now I suggest that regard be paid for a moment to another of the Puritan virtues and one that it will shock many to have questioned. I have in mind the virtue of generosity, of benevolence. "The greatest of these is charity." It's an old saying, and I would be the last to want to see the impulse to philanthropy dry up. But at least the time is here when we must deal with this virtue on a far more critical basis than in the past.

Our household is thrown into a flutter every Friday morning, because that is the day on which my seven-year-old daughter is supposed to take sandwiches to school. The sandwiches are forwarded to schools in the city where children are showing the effects of undernourishment, and if my youngster's share of that weekly offering is not ready when she comes downstairs on Friday, there is something doing! Now, that's fine. I would not have it otherwise for any reason. But while I am happy to find the school giving my little girl her chance to express her generosity in this fashion, I hope that it is also doing something to guard her against that sense of superiority which benevolence often breeds.

Generosity is necessary because we still have an unjust society. (And will have for a good many centuries to come.) It is the gesture of the privileged; a compensation to their own consciences, and too often a subtle feeding of their own sense of importance. Just as foreign missions have come dangerously near to destroying the soul of the Western church, by emphasizing the contrast between Occidental privilege and Oriental squalor, so philanthropy may trick the unwary into coming to regard their privileges as something in the order of nature, and the wiping out of privilege as a sin against the decrees of God.

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The brutal fact is that we have reached a point in human history at which the virtue of benevolence will have to take a distinctly secondary position when compared with the virtue of justice. Unless I am badly mistaken, it is over precisely this issue that the bewilderment and resentment of the middle class — the Puritan horde — will make itself most clearly manifest during the approaching period of social change. Good people, kind people, people who want to show their friendliness toward the under-privileged, will recoil in bitterness when they discover that the under-privileged are no longer to be placated with handouts.

V

One other Puritan virtue that it is necessary to look at for a moment seems actually to be going into eclipse while all of us realize that it, of all the list, most needs to be kept alive. That is the virtue of honesty; old-fashioned integrity. I am not going to indulge in any recounting of the scandals that have lately come into the light. Of what use is that when the aftermath of every Mitchell case is the comment, "Why get so excited about that? What did he do that most of those in his class have not been doing?"

I wonder, however, whether it is sufficiently realized how far down toward the roots of our society this disintegration has gone. A neighbor who has wide contacts with the laboring classes remarked the other night that the thing which had most impressed him during the past year had been the growing cynicism of the worker on this matter of honesty. "Everything's a racket. Business is a racket. Politics is a racket. Even philanthropy's a racket. So we mean to get a racket of our own, and clean up with it as quick as we can." This, my neighbor maintained, is coming to be the characteristic mood of the worker.

I fear there is far too much basis for his report. I can testify that I have encountered much the same attitude on the part of workers met in my much more restricted contacts. Among the unemployed I have found that the struggle to keep alive has produced an almost universal revolution in ethical standards. "I have stolen groceries. I have stolen coal. Not once, but many times. I would feel myself a bad man had I not done so. You may call it dishonest if you wish, but I tell you that while my children are hungry or while my children are cold, and these things are to be had, I would be a bad father if I did not take them for them." Those are the words of a single man speaking in a meeting of the unemployed in Chicago. But the point of view is nearly typical. And any attempt to make headway against it goes very slowly in Mr. Insull's home town.

The tragedy in this, as I see it, is that integrity is the one virtue which we must place at the foundations of the order that will take the place of this order of *laissez faire* which is passing away. We can get along without some of these other virtues of the Puritan if, in their places, we can grow courage and coöperativeness and self-sacrifice and a passion for justice. But honesty there must be at the base of *any* enduring order.

It is appalling, when you settle down to think about it, to realize how many are the callings in which common practice has, for decades, countenanced the drawing of a line between what has been called, revealingly, public and private morality. One of the most glamorous, as well as most respectable, of modern professions is diplomacy. And the diplomat is, in the familiar definition, one "sent abroad to lie for his country." National leadership has, in the West, been largely entrusted to the legal profession. And the tortuous ethics of that calling has resulted in a widespread belief that a lawyer, during his hours of practice, becomes a composite of slipperiness and sinuosity whose eminence rests on his ability to guide his client in safety through the eel traps of the law.

Run over in your mind the difference between the ethical standards of your banker friend in his hours at home and in his hours while writing a prospectus for Patagonian bonds; of your advertising friend in his hours at the country club and in his hours while concocting the copy that celebrates the therapeutic value of desiccated cottage cheese; of your realtor friend in his hours on the vestry and in his hours while attempting to unload the acreage in beautiful Swampwood-on-the-Marsh. Indeed, if you will think candidly about your friends, and yourself, it will grow on you how few of us there have been who have not, in the past, felt forced to indulge in practices which required that we should live as though

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public and private honesty were two completely separate virtues.

That is to say, our society has been resting on a vast hypocrisy. Surely there is nothing gained by refusing to face that fact longer. And much of the rather messy "revolt" that has characterized the antics of the Scott Fitzgerald generation has had this sound perception at its base — that there was nothing so lacking, and so needed, in our Western society as an honesty that would function everywhere and all the time. It is already becoming apparent to many a disillusioned youngster that this renewal of honesty will not wisely be sought on the basis of a common return to the sty. But for the sake of society's future health it is to be hoped that this disillusionment with the outcome of certain experiments in method will not obscure the main end those experiments had in view, or weaken the demand that this end shall be sought.

To return for a moment to our mythical schoolmarm, what virtues *should* she be trying to cultivate in this day of shifting values? Some that are needed can be identified without much trouble; as to others there will be much dispute. Of one thing, however, I am sure: the discovery of a new standard of common honesty — "common" in the sense that it operates equally in all the circumstances of living — must come before the recovery of any assuring measure of social health. And that simply means, in view of the cluttered up state of our ethical landscape just now, that the school which seeks to uncover the virtues that will fortify the oncoming generation must for the present conduct itself as an outpost of a Society for the Detection and Destruction of Bunk.

The Cost of Inflation

by **L. M. GRAVES**

It is widely believed that by a process of voluntary inflation it would be possible to turn prices upward and so lift the burden of debt now crushing the economic structure into ruin. The crux of the inflationist argument is that purchasing power can be manufactured by those in authority and added to existing purchasing power, thereby adding to effective buying power throughout the country, stimulating a general demand for commodities, and forcing prices upward.

This contention is ordinarily taken for granted or stated as a self-evident fact, not only by the man in the street but even by reputable economists. It was so stated in THE FORUM last month by Professor G. F. Warren.

The matter, however, is not by any means so simple. Getting new money or credits into actual circulation is not easy, and controlling their effects once they are put out is far more difficult. I do not believe, in short, that it is possible for a government or a central bank, in a period of depression, to put enough new purchasing power into actual circulation to produce any pronounced and generally distributed rise in prices.

Indeed, I believe that measures intended to expand credit or currency in an artificial manner result in a contraction of aggregate effective purchasing power. That is to say attempts at planned or controlled inflation are likely to cause further deflation, additional declines in prices, and heavier pressure of debts. This, it seems to me, has been true of the program of "reflation" pursued since the fall of 1929; I think it would be true of any more forcible measures of inflation that might be resorted to.

Suppose, for example, that an inflation were

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to be undertaken by means of the new Federal Reserve bank notes. These are not redeemable in gold and could hypothetically be issued up to the full extent of the country's banking assets (assuming rediscounts by Federal Reserve banks for non-members, now being discussed in Congress, are authorized). There is nothing, therefore, to prevent their being issued in the amount of some $40,000,000,000. Moreover, the issue could be indefinitely augmented, since every bond issued by the Federal Government in future could be made the basis for an equal amount of new currency.

But the real question is, how is this new currency to be put into circulation? Mere legal authorization of the issue will do no good unless it can actually be put out in volume — and that without displacing other money and credits already in use.

The only methods of getting the new Federal Reserve bank notes (or any other similar currency) into circulation are to pay them out to bank depositors or to use them to cover the government deficit.

If they are used merely to pay out to bank customers against their deposits, it is clear that no increase in buying power results. For every dollar of currency drawn out into circulation a dollar of bank deposits is wiped out. Total credit instruments outstanding remain unchanged. And, as a matter of fact, if the process goes very far there will be an actual reduction in buying power, because a less efficient medium is being substituted for a more efficient one.

Suppose that all the $42,000,000,000 of bank deposits were withdrawn in the form of currency. Checking transactions would cease. All transfers of funds through banking channels would cease. It would be very difficult to transmit money to a distant point. All business transactions, except those consummated on the spot and paid for instantly, would stop.

Obviously, the business of a country like the United States could not be conducted in any such fashion. Such a trade paralysis would result as would drive the prices of most industrial commodities to undreamed of depths. The whole price system would utterly collapse. Certain finished goods, especially perishable foodstuffs in the great cities, would no doubt by their scarcity rise to great heights. But that would do the producers, unable to contact the city markets, no good. Their selling prices would be pushed down toward the zero mark and the pressure of their debts would rise to the breaking point.

The process of paying out currency against bank deposits, then, can produce no price inflation — quite the reverse. The matter of paying out notes to cover the government deficit remains to be considered.

The government has a large and growing deficit, notwithstanding proposed economies and the beer tax. Nearly $4,000,000,000 has been made available for the Reconstruction Finance Corporation; over $2,000,000,000 of this remains unexpended. In addition, the President proposes to raise $2,000,000,000 for unemployed relief, reforestation, and public construction. The government does not have this $4,000,000,000. It cannot come out of taxes. The government can only borrow it, or print it in the form of circulating notes (paper money). And there will probably be more authorized before this is spent.

Suppose that the government elects — or is forced — to inflate the currency by printing money to cover the $4,000,000,000 deficit, or more perhaps. It will then, directly or indirectly, print currency and distribute it for the various relief purposes contemplated. The Reconstruction Finance Corporation will use the currency, or checks payable therein, for advances to banks, railroads, insurance companies, *etc.* The same medium will be used as doles for the unemployed, as wages for men on government construction, as a means of paying for building materials used in the projects — and, if need be, to cover any of the myriad costs of operating the government.

Such methods of disbursement, again, would put new funds into circulation; but they would, in part, merely displace other forms of credit in use and they would, if long continued, tend to undermine farther the banking system with a tendency toward the demoralizing results above described.

It has been found, both in the United States and in Germany during the depression, that loans or subsidies to business concerns are not used for expansion of operations — buying materials and bidding up prices — but are merely used to pay off debts elsewhere or to improve the liquid position of the beneficiary. The immediate result is that the total

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of credit and currency in use remains unchanged and loans of the public agency merely replace loans by banks or other commercial organizations. Ultimately, these emergency loans, by calling attention to frozen situations, are likely to arouse mistrust of the credit structure, thereby directly causing further curtailment of business enterprise and contraction of credit.

Any action which tends to bring into question the goodness of credits or the instant convertibility of currency into gold has a similar effect. People, uncertain of getting their money out of banks, or uncertain what they will get if they withdraw it sometime hence, prefer currency in hand to bank deposits. The effect on prices is deflationary.

It is true that, in so far as the government hands out money to the unemployed or expends it in constructing public works, whether needed or not, the funds will be used to purchase goods of various kinds and so will go directly to promote industrial activity.

That such an operation will add to the aggregate credit instruments outstanding, or the sum total of buying power, does not follow. It is the familiar story of lifting oneself by one's bootstraps.

Take, first, the case of unemployed relief. Money paid over to persons out of work will actually be spent, of course. But it will be spent chiefly for the lower grades of food and clothing, for rent and for fuel. Furthermore, since very few have thus far starved to death or failed to secure the other necessities of existence, it is apparent that no important addition to aggregate purchasing power will have been effected.

Moreover the purchasing power apparently created and handed over to the unemployed has not been created at all. It is merely transferred from someone else. Governments cannot really create buying power — new credit. The credit of government is strictly a derivative, based on the taxing power — which is power to destroy but not to create. The government can transfer buying power from one person or group to another. This is ordinarily done by taxation or public borrowing. When a government prints fiat money, it is apparently creating new purchasing power to add to the sum total previously existing. But it is not true. There is still a mere transfer from one citizen to another. The only difference is that the transfer is very indirect and not clearly visible.

None the less the only economic power of government is taxation. Whatever method it pursues — within the money-price economy — the result is merely to tax one person for the benefit of another. In the case of fiat money (or other debased currency) issue, it is the preferred creditor class which is taxed for the benefit of the debtors and the jobless. No addition to total credits in use is brought about through government activity; if such results it is owing to the extraneous circumstance of rising profits — as in wartime.

Assume that a tremendous amount of new currency or credit is to be provided and made available in commercial channels. Suppose, for example, that each of the six million families of the unemployed was to be paid $3000 annually out of the public treasury. This would, presumably, enable them to maintain approximately "the American standard of living," with an automobile and modern plumbing. The plan would involve an outlay of $18,000,000,000 per annum. Or suppose that a similar amount were spent upon "public improvement" — bridges across all rivers where towns happen to be located, golf courses and swimming pools for all the unemployed, or merely scraping the tops off all hills and piling them in the valleys.

Of course such enterprises would put buying power into the hands of many people. But I feel sure that no responsible person would recommend such a course. Any stimulus accorded for a brief period or in restricted fields of activity would be dearly paid for in a general chaos.

Consider what the proposal to issue such a sum as $18,000,000,000 annually in any artificial form would entail. Immediately all accumulation of new capital would cease. People would stop buying insurance policies or depositing money in savings banks. Instead they would attempt to withdraw their savings before the avalanche of new paper struck. The run would immediately spread to the banks — and anti-hoarding rules would be ineffectual in stemming it.

There would be a movement, no doubt, to turn these vast cash resources into tangible form. Here is the source of much of that increased demand which the inflationists count upon to force prices upward.

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But they overlook many things. Such a credit collapse as here depicted is far from being an inflation. It would entail something approaching a complete shutdown for business organizations whose operations covered any wide area, owing to the difficulty above mentioned of doing business at a distance on a currency basis. No one would be willing to enter into a time contract, not knowing what sort of payment he would receive on its maturity.

All economic operations would become largely sectionalized and confined to spot (present) transactions. Tangible and durable commodities and things for personal or family use, locally available, would rise in price, perhaps very greatly. Finished goods, available for distribution to actual consumers, would likewise command a premium. Raw materials of certain kinds, in store and within easy reach of manufacturing establishments turning out such goods, would, no doubt, also advance. But raw materials in the outlying producing sections would be with difficulty available. They would not share in the rise — would probably suffer even further.

In the aggregate, markets would, obviously, be restricted. Producers' goods generally would be in slight demand and would probably decline. City real estate, broadly speaking, would suffer — as would outlying commercial farm lands. Salaries and wages would decline and there would be a great increase in total unemployment. Meanwhile, the beneficiaries of the doles, or those employed in the vast construction projects, would be spending their money freely. But they would only contribute to the rise in price of finished goods — and their billions would not buy them a great deal. Such a product as motor cars, for instance, made and distributed under such conditions, would rise to fabulous heights; even fewer persons than to-day would be able to purchase one.

Such a rise in prices as could be engineered by a determined policy of inflation would thus be far short of that general buoyant advance which the inflationist pictures as able to lift the dead weight of our debts and transport the nation bodily to the dreamland of new era prosperity. It would be a lopsided affair, raising prices where we don't want them raised — and depressing them where they need raising most. It would make the burden of debt heavier than ever, especially upon the farmer and the small home-owner, with a precarious and dying job.

It would destroy the whole underpinning of the present industrial order and so augment the general misery of the population that a prompt revolution would be practically assured.

The basic fact of the matter is that all credit instruments, including circulating notes (currency), are promises to pay. They are, by law, promises to pay a given weight of a specified commodity — in all modern commercial nations, gold. That kind of credit-money has been found in all experience to be essential to the operation of the money-price economy. If it is seriously tampered with at this late date in the history of that peculiar economy, it is going to wreck the system — and, very likely, permanently. The capitalistic system is certainly in no condition to withstand any violent new shocks. If any radical — that is, of the root, thoroughgoing — measures are to be tried with any hope of success they must do either one of two things: They must attempt to restore the basic principles upon which the present system rests (sound finance — abolish the Reconstruction Finance Corporation, balance the government budget, drop all relief expenditures); or they must seek to "liquidate" (sacred Russian word) the present order and constitute another one on new principles.

It may be too late for the first. The second, if ever attempted, would have to proceed from a comprehensive plan, which might, indeed, involve recourse to governmental fiat to get the machinery in operation, but would be far from being a mere scheme of inflation.

It must be recognized that the real problem is to get factories to operating, men back to work. That requires not a batch of fancy colored paper, but markets for the products of industry. That is the way a wartime inflation works. The government supplies a market for a great bulk of the country's products; it prints paper money (in some cases) to pay for them. It is not the fact of the new money but the fact of the profitable markets that stimulates business and makes prices rise. A planned inflation in a period of depression, as I have tried to show, cannot do this. Yet it may be that there is a useful suggestion in that wartime guarantee of markets for goods.

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The Red Knight

by **ROBERT LITTELL**

I

You will not find Kolokolamsk on any of the ordinary maps of the Soviet Union.

But in Kolokolamsk the same citizens lie asleep under the trees in front of the railroad station, the same glass insulators pass for inkwells in the post office, the same flies live, buzz, and die, the same fine white dust rises from the streets and chases its own tail as in other Soviet provincial towns.

Kostya Syslovski, a fourteen-year-old schoolboy with a pink face and serious, enthusiastic eyes, did not mind the dust, because it was spring, and in the spring even the restless swirling of the dust in the warm breeze is exciting and makes one think of long roads leading to strange places. On this particular day Kostya, who was usually very conscientious and wanted to grow up quickly so that he could join the Party, felt that there was a wall between him and the fluttering pages of his Political Grammar, and no matter how hard he squeezed his head between his hands, the printed words would not make sense. Through the open window he could see the small green leaves dancing on a birch tree; through the open window came the insistent, insolent chirp of birds, the sound of lazy footsteps and of voices laughing, arguing, the long melancholy whistle of a steamer on the river, far, far away. On the wall of the room Lenin's portrait swayed slowly from side to side in the light wind. Kostya yawned, closed the book angrily, and pulled his chair to the other end of the table, where a set of chessmen stood on a board in double defiant rows. Kostya thought that if he tried hard to divide his brain so that the white half didn't know what the red half was going to do next, perhaps he could play against himself. . . . Anyhow, it would be better than going to sleep over a lesson book.

Drawings by Raymond Bishop

They were not the old-fashioned chessmen, with pawns the shape of the knobs on a brass bed, and knights that reared into the air with heads like rocking horses — they were revolutionary chessmen and had, like everything in Kostya's world, broken with tradition. The red pawns were tiny wooden Red Army soldiers in blunt spiked helmets and long overcoats that hid their feet; the red knights were Soviet sailors with striped dickeys and fierce mustaches; the king was a workman in a red shirt; the rooks were diminutive blast furnaces; instead of bishops, a pair of peasants thrust out their beards at some invisible enemy.

The chess set, carved by Gustikov, who used to be a watchmaker and was now night foreman at the power house, had been given to Kostya's father by the town council when it was announced that the cement factory, of which he was manager, had exceeded its quota by seven and three-tenths per cent. Later it developed that returns of defective cement would reduce this achievement to practically zero, but the town council had good-naturedly allowed Syslovski to keep the chessmen.

Gustikov's red chessmen were inspired by revolutionary loyalty and idealism, but his knife, sharpened by hatred, had made their white opponents more amusing. The white king and queen were marvelously comic, spiteful caricatures of the Tsar and Tsarina;

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the bishops were gross, leering priests with purple noses; the knights were twin capitalists — squat, paunchy figures with silk hats and snouts like swine. Into one of the pig's eyes Gustikov had cleverly inserted a tiny monocle of real glass, but the monocle had fallen out or broken long ago.

Kostya blinked and stretched his arms. It was no fun playing against oneself. The two halves of his mind would not stay separate, and no matter how much he tried not to cheat he realized that at heart he wanted the red pieces to win. Perhaps it was no fun playing in the spring anyhow, for in the spring one's thoughts were sticky or suddenly went off on curious expeditions. He knew it was silly, but he hated the white pieces. He hated all Whites and counter-revolutionists, though he had been born too late ever to have seen one. But he knew about them — they exploited the workers and lived in palaces; they drank champagne and ordered their newspapers to print lies about the Soviet Union; they were fat and ugly, and wore frock coats or uniforms covered with medals; their women carried parasols and peered disdainfully at everything through lorgnettes.

Why, oh why weren't there any Whites any more? Kostya knew that he ought to be glad that they had been driven from Russia forever, but he also knew that something was missing from his life. If he had been a man during the Revolution he could have fought against them, like Gustikov, who had been wounded three times and had captured a White Colonel single-handed. To have fought against the Whites, and been a hero. . . . Instead of which he was a Red Pioneer with nothing more heroic to do than brush his teeth every day or study his Political Grammar or once in a while try to rehabilitate one of the wild children who still wandered into Kolokolamsk on the underside of freight cars, and who usually stank and whined for drugs and didn't want to be rehabilitated at all.

Kostya closed his eyes and surrendered to his favorite daydream. The Whites — just what Whites he did not define — were about to attack Kolokolamsk. They were marching down from the top of hill, and Kostya and his Red Pioneers were charging up the hill at them. The road was full of Whites, of bayonets, medals, spurs, gold shoulder-straps. The Whites marched on and on, and Kostya tried to shout to his pioneers, but not a sound came out of his mouth. And now the Whites were galloping, and thousands of men with pigs' faces and monocles in their eyes were pointing rifles at him, but he couldn't move, and the monocles and the rifles rushed nearer, nearer. . . .

Bang! The door slammed behind Kostya's father as he came in, and Kostya woke up and almost fell out of his chair.

Syslovski's steel-rimmed glasses were smaller than his eyes, and his hair stood up on his head like an iron-gray bush streaked with frost. He walked over to Kostya, and mechanically began arranging the pieces on the chess board. Kostya was silent.

"Dear, dear," said Syslovski; "what a state of affairs; what a breakdown of revolutionary will-power."

The grimy window shade rose lazily in the wind, flapped a little, and fell back against the pane. Syslovski went over to the bed, opened his brief case, and sorted out its contents in little piles upon the bedspread.

"Father," said Kostya at last; "it's all so petty now. Only rules and rations and Citizens please don't squeeze as you stand in line. There's nobody to fight against."

Syslovski threw him a jerky look, like a hen. "I don't know what's come over this town," he began; "Here it is a schoolboy who goes to sleep in a chair, there it is the superintendent of sewage who feels queer, dreamy pains in his heart and thinks he ought to have a week's rest. The factory is behind schedule, in the hospital the patients' sheets haven't been changed for a week — and all for what reason? Because the workmen go fishing, the nurses are cross and lie about in the sun, and all in the last analysis if you please because it's spring and one feels sick and another feels sad and a third just simply doesn't feel like doing any work."

Syslovski yawned. He too was tired. Kostya had noticed that when his father was tired his voice, though flatter and grayer than when he was making a speech, also sounded more human.

While Syslovski shuffled his papers on the bed, Kostya began to get supper. Soon the tea, the sausage, the cold cabbage, the rubber-colored bread were ready, and they both sat down to eat. Syslovski ate rapidly, fussily, cutting the loaf with concentrated precision,

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stirring the sugar at the bottom of his glass until every bit of it was dissolved. In a few minutes they had finished. Syslovski sat drumming on the oilcloth, shook one finger silently at Kostya, then got up and began to walk about the room.

"Just because there is no shooting in the streets any more," he burst out, "doesn't mean that we have no enemies. Ideological rubbish! In you, in me, everywhere, the internal enemies — laziness, carelessness, defeatism, deviation from party discipline — are hatching their plots against the socialist revolution and the Five-Year Plan. We must present a united front against these internal enemies! We must . . . we must. . . ."

As Syslovski paced from one corner of the small room to the other, his voice rising louder and louder, his clenched hand pounding the air mercilessly with an invisible hammer, over Kostya crept that familiar, helpless feeling that he was in a meeting and that there would be many, many other speeches to listen to after this one.

"Father," he interrupted, "Father, I swear that I tried. But I couldn't make head or tail of anything, so I just sat and began to puzzle things out. Things about life. In the spring one does feel that way."

Syslovski stopped short, frowned, and picked up one of Gustikov's white pawns.

"Come here."

Kostya rose dejectedly and stood before him.

"Stick out your tongue!"

Kostya stuck out his tongue and his father examined it severely.

"Hmm. Hmm. A correct revolutionary point of view will know how to deal with that."

Syslovski glanced at the clock, hurried to the bed, swept all the papers into his brief case, gulped the dregs of his tea, and turned almost vindictively to Kostya.

"The class-conscious workers," he cried; "the class-conscious workers of Kolokolamsk must mobilize in defiance of spring!"

Again the door slammed, but this time it did not sound to Kostya like the report of a gun.

II

Syslovski never carried his brief case by the handle, but always under his arm like a football. His lips moved, his mind churned, and as he walked he seemed to be plowing into a strong wind, though the air was gentle and there was no reason why he should lean forward. To-day his mind churned more than usual, and his body plowed into the imaginary wind more than usual, and he saw even less than usual of what was going on about him. He did not see the scrawny priest with watery eyes hurrying along close to the wall, or the long queue of people, holding bottles in their hands, that stretched around two sides of the government spirit shop, or the workmen coming back from the cement factory, all white even to their eyebrows, or the rafts of yellow lumber floating down the river, or the level, crystal, dying light of May that shone over everything and made the town look as if it had been dipped in fresh water colors. And he did not notice the dog that came trotting down the street, a brownish dog with a white tail. He was nobody's dog, yet everybody knew him, and some people called him Syslovski, because he was always nosing about and getting inside of and under things to see what was there. "Syslovski is coming, Syslovski is coming," people would say to one another whenever they caught sight of the waving white tail, and as the dog went by they laughed, without quite knowing why. On this particular day the dog trotted toward the corner of Karl Marx and Third International Streets, where, so his nose told him, there was probably something unusually interesting.

Syslovski — that is Syslovski the man and secretary of the Executive Committee — arrived several minutes late at the meeting of the town Council, but he at once demanded, and obtained, the floor.

"Comrades," he began; "the dictates of nature have filled this season of the year with

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all sorts of dangers in the path of the class-conscious worker. . . ."

For a long time he spoke about these dangers and listed several dozen instances of what he termed vernal dislocation in Kolokolamsk, notably that of the nurses and the hospital sheets. Then he mopped his brow, banged on the table, and raised his voice so that several members of the council woke up with startled and angry expressions on their faces.

"Comrades!" shouted Syslovski, "Soviet science has appointed definite remedies for physical disturbances that threaten the disruption of our economic planning! It is well known that iron is a specific with power to correct the inadequate metabolism of this time of year! Comrades! Let us issue tonic to the citizens of Kolokolamsk! Let us liquidate lassitude! Let us Sovietize Spring! Down with slackness, irresolution, and tendencies toward oversleeping! Hurrah for the Five-Year Plan!"

After the applause had subsided, the chief of the health service, Zlatozubov, rose and said, in a disconsolate voice, fixing the crack in the middle of the ceiling with his eyes, that while some sort of ferrous tonic was beneficial to the system at certain seasons, a medicated mass attack on vernal lassitude was impractical, since who could force people to swallow pills, though one must not exclude the possibility that the mere rumor and publicity might wake people up more than the tonic itself, which was of doubtful value in many cases anyhow, still he was not altogether opposed, even if it might be said that, on the other hand. . . .

The Doctor's brother had gone over to the Whites, and he was always afraid of offending people. Impatient murmurs drowned him out, and in two minutes the council had passed, upon Syslovski's motion and without a dissenting voice, a resolution forming a subcommittee which should (1) direct the pharmacy and the hospital to make up all stocks of ferrous tonic into pills at once; (2) arrange for squads of Red Pioneers, after school hours, to visit as many workers' homes as possible and distribute the pills with full instructions; (3) inform those who had lost their votes through bourgeois tendencies that they might purchase the pills at double the cost price, and (4) sell some of the pills on the street for the benefit of the Atheist Society.

The resolution was passed quickly and unanimously because the town council wished to get on to something much more interesting than pills, namely the case of the municipal baths and their director, Ponchikov, who was ill at ease and whose round head, close-shaved so that all its bumps were clearly visible, made a bad impression. The municipal family baths, it appeared, had for a long time been in great popular demand for immoral purposes, and Ponchikov defiantly, but also nervously, rose to explain his position. Revenue from regular bathing, he said, had been falling off, and it was impossible to ask citizens and citizenesses what their ultimate intention was in buying a bath ticket together — and anyhow, he went on, if citizens came to take a bath they were likely to splash and sing and soap themselves for a very long time, while if they came for another purpose they did not remain nearly so long, the per diem attendance turnover was greater and the gross receipts rose in proportion. The members of the town council, all of whom patronized the baths for one purpose or another, were delighted, and kept questioning Ponchikov until nearly midnight.

Almost immediately — for spring would soon burst into summer, and then there would be no need for it — the campaign to liquidate lassitude got under way. Syslovski and the school principal called together the Red Pioneers and told them about vernal metabolism and ferrous tonic, and the Red Pioneers met and divided by squads and carved up a map of the town into districts. And all day the only pharmacists of Kolokolamsk, Frumkin and Vinograd, slaved away on tinctures and solutions, until their supply of iron gave out. Then Frumkin went into the back yard and scraped a

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great deal of rust off an old sleigh runner while Vinograd stood watchfully in the doorway of the shop and whistled as if nothing unusual were happening.

For some hours the town buzzed lazily with gossip about the new liquidation drive. The Right Wing cynic, Kritsky, went about among the few people he could trust, whispering how the next thing was going to be the liquidation of snoring. In the cement factory the workmen crowded into the lavatory to listen to Ivanov, who ran the stone crusher, describe how in France they cure rickets with a diet of snails, and no one got to work until eighteen minutes past nine. At the hospital the patients' sheets were still unchanged, because one of the nurses had worked out a combination of vodka and iron tonic which took effect with remarkable speed. In fact the whole town so buzzed with theory, gossip, advice, and experiment that no one had time to think of taking away the dead horse at the corner of Karl Marx and Third International Streets.

Rain fell dismally on the day appointed for the anti-lassitude drive and by then the town was completely distracted by the latest development in the municipal baths scandal, in which a woman, Byelkina, had brazenly testified that she had been escorted into the baths as often as twelve times in one day, and had never yet taken a bath. So that very few people paid attention to the Red Pioneers when they came around. The rain poured upon them, ran down the streets toward the river in parallel coffee-colored rivulets, and was dammed up behind the dead horse at the corner of Karl Marx and Third International Streets, forming a deep pool in which children were soon paddling and sailing boats. The damp, snuffling little Red Pioneers went from door to door with their pills in small green bottles, and people were nice to them and gave them a glass of tea now and then, but for the most part threw the pills away after they were gone. And some joker forced a handful of pills down the throat of Syslovski the dog, but he was so depressed by the wet that he crawled into a barrel and their effect, if any, was never noted.

III

A BEDRAGGLED band of Pioneers, led by Kostya himself, sloshed and slopped up Rosa Luxemburg Street to the neat white-washed house where Gustikov lived. He opened the door for them and shooed them in with a motion like that of a man counting sheep. The children were not thinking about the pills. They liked Gustikov because he was always kind to them, because his house was so clean and small and full of old clocks all ticking separately, of tiny bird cages, some with real birds, some with tin birds in them which whistled when one pressed a button.

Kostya blew his nose, and explained that they had come to liquidate lassitude and spring fever, and that if Gustikov or any other citizen were feeling out of sorts or like not working they would give him a bottle of iron tonic pills. Gustikov sat down in front of the children, pushed his spectacles up onto his forehead, and looked through the bottle at the light, screwing up one eye very seriously so that the children remembered he had been a watchmaker.

"Much obliged, children," he said; "I do feel a bit mean now and then and I'm very glad to have the pills."

He got up, and from the back of the room brought out a cage none of them had seen before, with a painted parrot inside it which said "Revolution" three times, quite recognizably, when he pulled its beak. "Thank you, Alexey Kuzmich," chorused the children, "thank you very much." They wanted to stay, but they had a lot of bottles left, and it was getting late, so they filed out into the rain. Kostya alone remained behind.

An unseen clock struck slowly, with an ancient, feeble, innocent sound. Kostya's feet were cold, and the floor showed wet patches where the other children's feet had stood.

"The last game we played you beat me much too easily," said Kostya.

Gustikov put the cigarette into his mouth very slowly, and no smoke came out of him for an unbelievably long time.

"I am making a new set," he answered; "would you like to see it?"

Kostya glanced anxiously at the window.

"We still have a lot to do," he replied, without conviction; "all Cherry Street, and then Uritsky Street, and then the south side of Stenka Razin."

"In the spring," Gustikov said quietly, "it is good for a while not to do anything useful."

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They went into the other room, where just in front of Gustikov's narrow bed stood a lathe that he had made himself. Gustikov reached up and took a box off a shelf.

"It may be a year or two, perhaps many years, before I let people see these. But I'm going to let you see them now because you are young and you will understand. Only don't tell anybody. Promise?"

"I promise."

Gustikov opened the box and set the new men out upon the chessboard. First came the red pieces. The pawns were Red Pioneers, eight tiny figures of small boys in khaki blouses. The rooks were tractors, the king was a workman with his shirt open at the throat and a hammer in his hand; the queen, tall and slender, had a red handkerchief over her head and a book under her arm; the bishops were soldiers, and one of the knights was obviously a Young Communist girl. The other red knight seemed to be missing.

Gustikov fingered the red pieces affectionately. "If you look at their faces," he said, "you will see that they are all young. Young, strong, sensible, and not afraid of anything. That's the way everybody will be in Soviet Russia some day, though perhaps not until all of us old-timers are dead and buried."

Now Gustikov began taking the other pieces out of the box.

"I made them black instead of white because soon there will be no more Whites left anywhere in all the world. But the Reds will always have enemies, just as there will always be two sides in a chess game. These black pieces are the enemies of the reds. The enemies we know, the enemies in our own camp. Do you recognize them? Look. These fat pawns with stupid, empty faces are Soviet bureaucrats and pen-pushers, the small fry who pretend they haven't time to answer questions. The rooks are desks, which you can imagine to be full of pieces of paper and red tape. The bishops — those two with their coat collars turned up and caps pulled down over their faces — are spies. The knights have big ears and long noses which they are always sticking into other people's business, just like your — " He checked himself and glanced at Kostya. But Kostya was absorbed in the new chessmen.

"Well," Gustikov suggested cheerily, "shall we try a game?"

Kostya nodded and grinned with pleasure.

"Yes, let's. The kids will distribute the pills all right." He began setting up the pieces. "What about the other red knight?" he asked; "one's missing."

"Yes, I didn't get around to him. I was waiting for the right face to carve on him. A brave, solid sort of young face. Now I think I'll put your face on him, if I can." Kostya blushed, and grinned again.

"And in the meanwhile," Gustikov went on, "let's use this remarkable object here." He put the green bottle, full of white ferrous pills for the liquidation of lassitude, in the square left blank by the missing Red Knight.

Kostya and the old man bent over the board until their heads nearly touched.

"Flatterers," said Gustikov very quietly, as if to himself; "flatterers, time servers, back-scratchers, toadies, chair-warmers, bureaucrats, tattle-tales, spies, busybodies. . . . So that's your move, eh? Well, well. . . ."

In the street the rain had stopped and though the gutters still ran with angry coffee-colored water, the clouds tore apart like cotton wool, and a low red sun shone through them. And from the top of the hill there came marching a squad of Red Army recruits in long brown coats that hid their boots and almost swept the ground. Some of them carried books, some of them carried bunches of lilacs, and all of them were singing. And the song was at once wild and triumphant and sad and without beginning or end, as if the young soldiers were singing for the first time, or for the last time before something terrible should happen to them which they were proud and glad was going to happen.

Gustikov and Kostya were absorbed in their game and did not notice the soldiers' singing. The clocks ticked separately, the live birds in the other room drowsily twittered, and after a long pause Gustikov said "Check," and took the bottle full of pills which was supposed to be the Red Knight and laid it on the table beside the Red Pioneer pawns and the black bureaucrats, flatterers, toadies, spies, and busybodies which had already been taken.

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Do We Need Minimum Wage Laws?

Participants in the Discussion:

FRANCES PERKINS — *Secretary of Labor. Former Industrial Commissioner of the State of New York.*

MARY W. DEWSON — *Chairman of the Labor Standards Committee of the National Consumers' League.*

GEORGE ALGER — *Member of the New York Bar. Chairman of the New York State Commission on the Cloak and Suit Industry.*

CHARLES J. BRAND — *Economist. President of Washington Trade Association Executives.*

JOSEPH P. CHAMBERLAIN — *Professor of Public Law in Columbia University. Member of the Legislative Bill Drafting Department.*

MERWIN K. HART — *President of the New York State Economic Council.*

LEO WOLMAN — *Professor of Economics in Columbia University. In charge of the research department of the Amalgamated Clothing Workers of America.*

This discussion took place at the home of Henry Goddard Leach on February 3, 1933. The participants spoke for themselves as individuals and not as representatives of the various organizations of which they are members.

MISS PERKINS. According to the National Industrial Conference Board, the cost of living in this country has dropped 25 per cent. This afternoon I looked over a set of figures showing how wages have fallen off in leading industries. As I remember them, the cuts in various industries amounted to 31 per cent, 32 per cent, 35 per cent, 48 per cent, 27 per cent. I am just quoting from memory, but at any rate it is clear that wages have fallen off more than the cost of living. In some individual instances they have fallen to quite shocking levels. When one realizes that individuals have received as little as $1.95 for a week's work, ten hours a day, it is clear, it seems to me, that in the interests of the health and welfare of the entire community wages must be pegged at some level which will at least insure a decent purchasing power, not only for the maintenance of the individual, but for the maintenance of the wage earner market.

MR. HART. If we are to have regulation of some kind, it seems to me that what we have got to have is regulation that will permit not only an assured wage to the worker, but an assured price out of which the manufacturer can continue to pay that wage. We have been regulating wages and hours in this state for twenty or twenty-five years, and I don't think I see — or was able to see in 1929, when the depression first began — very convincing evidence that great benefits have accrued to the people because of the regulation.

MR. WOLMAN. Of course, one way to protect price is to protect labor conditions. I should say one of the most demoralizing factors in the general level of prices these days is the opportunity, due to lack of any kind of public restraint, for manufacturers to pay any rate of wages they please and to work their employees as long a day as they like. If this depression lasts long enough — and that needn't be much longer — the old, long-established firms which contribute what stability there is to industry will not be able to stand the competitive struggle in the face of marginal producers who are now working their employees from sixty to seventy hours a week and paying wages as low as $3, $4, and $5. So the failure to enact legislation — not to restore the conditions of 1929 (I don't think anybody proposes the restoration of such standards), but to bring about the maintenance

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of minimum standards of wages and hours — such failure will simply mean that the large factories which have constituted the backbone of industry will in many cases not be able to withstand the ravages of this depression.

MR. CHAMBERLAIN. As you have said, the ability to cut wages indefinitely, and with wages, of course, cut buying power, is one of the most serious causes of instability in business. If you could get that stabilized, then you would have established at least one important basis for stability in business in general.

MR. HART. Conditions that prevail in a small town of only a few thousand people cannot be compared with conditions as they prevail in a large city, and I think that harm comes from assuming that they are enough alike so that the same laws can be applied to them both. Similarly, I think we have got to be careful not to legislate in the same way both for the industry that is highly profitable and for the marginal industry — and even in 1929 we had plenty of marginal industries right within this state. So I question strongly whether the relief that is desired in the interest of the people as a whole can be obtained merely by statutory regulation of hours and wages.

MR. WOLMAN. I don't think there is any statistical evidence to prove that states with regulation of hours and wages suffer in the competitive struggle for business in comparison with states which have no such regulation.

MR. HART. Well, it is worth noting in that connection that the Governor of Massachusetts, in his annual message to the Legislature in January, suggested that he be given power to suspend various regulatory laws which seemed to be contrary to the interests of the working people of Massachusetts. He frankly said he thought these laws were a handicap to Massachusetts industry.

MISS DEWSON. I have evidence that shows they do *not* suffer. Of course, none of the states in this part of the country have minimum wage laws except Massachusetts. But compare a state like Illinois, where the work week is limited to seventy hours, with one like Ohio, where the limit is fifty hours. In the value added by manufacturers in 1929 in Illinois as compared with 1927, the percentage gain was 18.9 per cent. In Ohio, where the limit is 20 hours a week shorter, the gain was 22.8 per cent. You might have expected that manufacturers would flee from Ohio, with its fifty-hour law, and go to Illinois, with its seventy-hour law, so that there would really have been an increase in that state, but they did not. Indiana also had a smaller increase than Ohio, yet Indiana has no hours legislation except the night work law prohibiting women from working in factories between 10 P.M. and 6 A.M.

MR. WOLMAN. Examination of the sort of things that make industries move from one place to another exposes such a variety of factors that it is hazardous to attribute these great industrial shifts to any single factor like labor cost.

MISS DEWSON. It seems to me these figures prove at least that as far as the labor element is concerned, states that have higher standards are not affected adversely.

MR. HART. On the other hand, in any event, the contrary is not true either.

MISS DEWSON. No, I agree with you.

MR. HART. In order for government to regulate any given industry intelligently, there has got to be an intelligence in the department that is doing the regulating that is comparable with the intelligence that runs the business itself. That is something that takes a long time to build up.

MISS PERKINS. Mr. Hart, I can't agree with you with regard to the superhuman intelligence required to master the problems of the various industries. Quite simple and ordinary people appear to have mastered those in the industries which they have developed. I agree with you that it would be highly desirable if one could develop in government service specialists in each industry, and as we get further and further regulation, if we ever do get to that, undoubtedly the particular problems of the particular industries will be made the concern of groups of specialists. If you will consider the few states in this country where regulation of wages is being tried out, you will see that we have always of necessity fallen back upon boards in which persons working in the trade, employers in the trade, and the general public of the locality are represented, and have not left it all to the wisdom of some one or two appointed government officials to fix the proper wage.

MR. HART. I am still of the opinion, from

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my own experience in industry, and from general observations, that the intelligence required to develop and manage an industrial enterprise is somewhat greater than you seem prepared to concede.

Mr. Alger. Up to a few years ago, I should have hesitated to favor the extension of the regulations on hours and wages, but under the conditions that we have to-day I think the burden of proof is on us who do not believe in that regulation except as a last resort to show some other way in which the same results can be achieved. Possibly one way out is the organization of self-governing industries, with brains of their own leadership, governing the industries in such fashion that at least the so-called marginal employer can be eliminated. The main trouble industry has to-day, as Miss Perkins was saying, is with the marginal employer, the jackal and the camp follower of industry, who is incapable of observing any special rules except those enforced upon him and who makes endless trouble for those who desire to do decent things.

We have all sorts of regulations intended to protect competition rather than to enable the more humane concerns capable of economic common sense to eliminate unnecessary and wasteful competition. The theory of competition has to be greatly revised before we can get anywhere near an economic Utopia. We have now the fetish of low prices as the result of competition, regardless of their effect on human lives.

In the cloak and suit industry, with its 25,000 workers, there has been some attempt at establishing the minimum cost of production, specifying in classified form what the labor cost should be on certain types of simple garments. It sounds well. It is intended to be maintained as a standard in the industry, but unless the industry can avoid unregulated competition, a satisfactory observance of those standards is practically impossible. The worker complains that he is not getting the specified wages and the jobber replies, "But you don't know the non-union competition I have to meet. You don't know the prices the retailers are offering us. You don't know what the chain stores are proposing we sell them garments at. After all, we have to make a living too."

Then we go to the chain stores and the retailers, and we get many benevolent statements from them about how they would be glad to have things otherwise but, unfortunately, they too live in a world of unregulated competition and there is nothing they can do about it. They wish they could pay prices for our garments by which we could in turn pay the workers more wages, but in competition with one another that is practically impossible. You have a complete round of theoretical benevolence which amounts to a sort of poverty-making philanthropy resulting in profitless goods sold from a labor market utterly underpaid and to consumers who won't buy.

Trying to break that chain of misery is the real task that confronts us. It has got to be done in one of two ways: either by regulations and standards enacted by law which at least establish a minimum and make living wages possible, or by some substitute for the competitive machine which we have been operating for so many years. Personally, I believe that the competitive machine is along toward its last days.

Mr. Hart. I said before that I thought to fix the wage was just part of the picture and that price fixing is another indispensable part. I believe we have got to have some kind of control of industry sooner or later, but I think we want the kind of control that will leave initiative the fullest possible play and give us as many of the benefits of competition as possible. It seems to me the place to begin is not in any state, but down in Washington with the proper amendment of the Sherman Anti-trust Law. Under the amended law we might put it up to each industry to organize itself and from then on make that trade association the regulating body of that particular industry, subject to appeal on important questions to some general regulating body or to the courts. In schools we have a method of putting pupils on their honor and we seem to think we get pretty good results with it. Why couldn't we carry that same thing over into industry? Why couldn't it be put up to the leaders of the various industries to make public the agreements under which they propose to operate and put them on their honor to observe those agreements? Such agreements could cover the fixing of prices, the regulation of hours, the distribution of products, and other major questions. I believe some such course as this offers the speediest and most

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satisfactory solution of several problems, among which is the problem of unfairly low wages.

MR. BRAND. You may be interested in an experience I have been going through since 1927 in group self-government. In 1926 some score or more of the leading firms in our industry were cited before the Department of Justice and finally, rather than contest the case, because of the expense involved and the fear of being dragged through the courts to their injury, they entered into a consent decree with the government that resulted in an assessment of $92,000 in costs and they promised to be good, although counsel held that no unlawful action had been taken. A code of trade practices was adopted, as evidence of good intentions. Under instruction of our Board of Directors, it was my duty to try to bring about observance of that code. Within the last thirty days I served notice upon several hundred signatories to the code that for my part I was going to cease any efforts to secure observance because too many had honored it in its breach and not in the observance. Too often that is the way industry governs itself. After five years of earnest effort I have, for the present at least, completely given up any hope that my industry will govern itself through sustained constructive common action.

MISS PERKINS. Were agreements with regard to hours and wages included in your code?

MR. BRAND. No, it included agreements not to sell below cost to destroy competition, not to give secret rebates or indulge in price discrimination, not to defame a competitor or falsely disparage his goods, not to bribe each other's salesmen, and other perfectly patent, honest-to-God business practices that really ought to be observed without any "code" and without pressure. The trouble in every industry is that we are dealing with motives of self-preservation and intense human selfishness and I think women like Miss Perkins are better arbiters than we who have a selfish interest in making a dollar in seeing that the rules of the game are clean and that they are obeyed.

I also want to say something on the other side of this, however. It is all right to fix wage scales for industrial labor and shorten its hours, but we have over 32,000,000 people living on the farms of this country, and their hours and wages can't be fixed. Yet they have to pay the prices that arise out of these regulations.

MISS PERKINS. I wonder how much wage fixing does enter into the matter of price. Probably Mr. Wolman knows a great deal more about that than I do.

MR. WOLMAN. We are in a curious situation now, I think, which makes regulation of sweated conditions more necessary from a broad economic standpoint than it is even in normal times. We have been through a period of liquidation, that is, a cutting of costs and cutting of prices and further cutting of costs and further cutting of prices, going on in spiral fashion without end. That is an unequal process, as the farmers know very well, because they got hit very early and kept on getting hit and farm prices are still going down.

But in the industrial system, where you get a much greater variety of costs than you do in a simpler agricultural economy, what has happened is that such costs as overhead and capital charges have remained rigid while the enormous pressure for reduction of costs and prices has led to the whole of this burden being placed on labor.

If you are committed to a deflationary policy, then certainly this is the time to impose some regulation on wages if for no other reason than to accelerate the process of liquidation in the other charges which have to come down.

MISS DEWSON. California has had a minimum wage law for women since 1913 and efficient administration of it up until very recently. I went out there in 1924 and talked to the manufacturers and I know how they feel about it. There wasn't a manufacturer or a canner or a merchant or a laundryman who wanted to get rid of the law at that time. They said it removed this unfair competition and they were glad to have it. They paid a $16-a-week minimum in practically all the industries, but the needs of each industry were taken into account and the regulation was exceedingly able.

MR. WOLMAN. There is this fact which seems to me of paramount importance: In all manufacturing industries the average labor cost is only 17 per cent of the wholesale price at the factory. When wages constitute less than one-fifth of the total wholesale price, a slight rise in the labor cost can't make the difference

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between a profitable industry and an unprofitable one. I don't mean you can't find individual plants which would go out of business if you raised their wages, and if they continued to run the same way they ran before, but in cases of that kind the whole operation of the business is so inefficient that it is immaterial where you get an additional cost. It might come almost anywhere.

MR. HART. Mr. Wolman, how much of a suit of clothes that would sell for, say, $40 at retail, would be labor?

MR. WOLMAN. The average direct labor cost of a man's suit of clothes is now certainly less than $5.00, and for a large part of the product of the industry it is closer to $3.00.

MR. ALGER. In the cloak and suit trade we have a schedule showing minimum cost of labor to be paid on various classified garments. It runs from $2 to $6.50.

MR. HART. What would such garments sell for?

MR. ALGER. The prices are fixed mainly on the labor involved in their making and not on the selling price.

MR. WOLMAN. You can get the best men's suits in the United States for a total labor cost between $6 and $7. These are the most expensive retail suits, almost completely hand work, and cut one suit at a time, which of course adds greatly to the cost.

MR. HART. Where does the price go then?

MR. WOLMAN. Well, I will tell you where it goes. It is typical of the general situation in industry. The people in the industry now who aren't able to stand up under competitive conditions are the people who, in 1928 and 1929, with the aid of the Stock Exchange, got money for nothing and went into enormous mergers, vertical, horizontal, horizontal and vertical combined, and added so much to their cost of operation that you have to have a depression last at least ten years to reduce that cost of operation. You can give them labor for nothing and still they can't stand the gaff.

MR. HART. Let me tell you about a case where the labor factor *did* make a great difference. Near the Village of Clinton, in New York, there is a section that was supposed to be one of the best pieces of land in the country for raising peas and beans for canning. The farms were very profitable. To-day I am told that at least half the farms in that section are abandoned and there isn't a farmer in the whole section who is making anything but the most meager kind of living. That was a profitable canning center and I have always felt that the regulatory legislation in this state that hit the canneries twenty or thirty years ago —

MISS PERKINS. They were exempted from it. They always got exceptions from the law and never complied with the law and no labor department has ever been able to make them comply with the law because the local judges have never yet been known to find them guilty. If they ever did find them guilty they suspended the sentence. I would like to see one fine that has been collected.

MR. HART. They were exempted from certain provisions of law, but still they were placed under definite restrictions. These restrictions were, I believe, designed in large part by New York City persons who didn't know the country. The difficulties of enforcement which you have described, including the unwillingness of judges to enforce the law, proves the widespread conviction that the law was not adapted to conditions in those rural areas.

MISS PERKINS. Did you ever stop to think that the canneries have always had the whole matter of acreage under their absolute control? They ruined the farmers by letting them plant more acreage than they could use because they failed to make a scientific study of the amount of peas they could take care of at the rush season with the labor supply available. Their stupid mismanagement ruined the business for themselves and for the farmers.

MISS DEWSON. Last summer the New York canneries were paying men seventeen cents an hour and women ten, while the Wisconsin canneries were paying twenty to twenty-two cents and California thirty-three. And yet it is the California canneries that are making the most money, and Wisconsin is better off than New York.

MR. HART. In these times, Miss Dewson, don't you think we ought to give employers every possible encouragement to stay in business, whether they are efficient or not — even the marginal ones? Because if any of them went out of business there would be even less employment.

MISS DEWSON. Well, I heard some workers

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say the other day that they didn't really see what benefit there was in working for three and four and five dollars a week.

MR. HART. Such a low wage as that under practically any conditions seems entirely unjustifiable, but it is important to know how widespread such wages are: whether the workers worked five or six days or only two or three. I have seen no definite data on this. If there are merely a few isolated cases then it seems to me unwise to pass a law setting up a whole system of state control. I would invoke publicity and shame those employers.

MR. ALGER. I think if it were possible to take by the neck and throw out of the industries these little, cheap, miserable manufacturers who have no investment of their own, who have no capacity for running a business and paying a decent wage, and who turn out their stuff in competition with decent houses at a wage level that in turn depresses their wage scales, if you dumped them out entirely the whole industry, as well as the workers they lost, would be just that much better off.

MISS PERKINS. There is no reason why the worker should be the one to contribute to the capital to build up a business, but that is what many employers are forcing him to do. They go into business without adequate capital and they couldn't stay in it a week except for circumstances which enable them to exploit labor by paying low wages — wages lower than the going price. That builds up their capital, out of which they continue to develop. That is the way lots of men have gotten into business in America. Now that we are awake to the fact, we ought to put an end to it.

MR. HART. I have no doubt a good many who eventually became substantial and were able to pay better wages started in that way. We should remember too that we will harm the more ambitious of the workers themselves if we shut a door in the way of their chance to become employers.

MR. WOLMAN. What is the use of starting by sweating a mass of labor for ten years in order to get another business which is willing to pay the same wages that business already in operation will pay?

MISS DEWSON. I don't see why theoretically we would be shutting off the possibility of a man getting into business on a shoestring himself if we should have a minimum wage law and regulation of hours — in other words, if he is prevented from exploiting his workers in order to begin — because any man who is really competent to run a manufacturing business makes his mark sufficiently to be able to borrow enough capital to start. I mean in a normal time, of course. I have seen them do it in the past five years.

MR. HART. To come back to the main point, I would like to ask the question whether we would accomplish our purpose — namely, to improve conditions — if we passed a minimum wage law? Is that the single thing that is essential to salvation? Haven't we got to go further and fix prices? By fixing prices, aren't we going all the more surely to be able to pay the wages we have fixed at the same time?

MR. WOLMAN. I don't think anyone expects to solve the whole economic problem by passing minimum wage laws and regulating the hours of labor. I assume the purpose of the passage of those laws is to deal with conditions so extreme that the indecent and immoral influences they exert in the community are generally recognized. Steps ought to be taken to remedy them. If regulation within that fairly limited field were sound, it might have some slight economic effect in improving general economic conditions, but it is a far cry from the adoption of that sort of regulative legislation to going a much further step and attempting to regulate prices. I don't see any point to relaxing the Sherman Anti-Trust Act unless you have a very much clearer idea than I have ever been able to get from the sponsors of that sort of measure as to what good will come to the community from it.

MR. HART. That part of the Sherman Anti-Trust Law which forbids monopoly and oppression should be left unchanged. But the law might profitably be amended to permit voluntary agreements between competitors within any industry with respect to price, production, allocation of territory, etc. The ability to make such agreements would tend to eliminate destructive competition and the wastage of materials. It would also lessen the urge toward undue concentration of capital. Such an amendment would enable us to approach the problem we have been discussing along broader lines. Higher wages could be paid because senseless competition would not at times be making it impossible.

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The Incubator of Greatness

Drawings by Johan Bull

by **LYTTLETON FOX, JR.**

OF THE MANY notable institutions of learning that bless the United States, none is more fecund in supplying the nation with great men — as its own publications exultingly proclaim — than the Harvard Law School. Oliver Wendell Holmes, the poet, said that the first essential to success in life is the selection of a good father and mother. If that step has been neglected, there is still, if figures mean anything, a next best: enrollment in a school that deals in the commodity of success.

The last time the Harvard Law School counted its living chickens it proudly announced that it had hatched three justices of the United States Supreme Court (only one, Brandeis, is still on the bench), 564 other judges, one Secretary of War (one Secretary of the Treasury since added), five governors of states, five lieutenant governors, two Speakers of the House of Representatives, thirty-eight members of Congress, 375 state legislators. The list goes breathlessly on to include 2989 past or

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present directors of banks, 998 of public utility corporations, 9064 of commercial and industrial corporations. Nor is that the end of the school's impressive statement of its turnout.

Dazzled by this living testament of success come students from all sections of the country, hopeful of being hatched into men of parts in the incubator of greatness. In 1931–32 the school had graduates of 217 colleges, some of them in England, China, Canada, and Poland. They represented every state in the Union.

But there is one figure that puts an ominous chill on the sanguinity of the first-year class. No bogey man ever frightened children into being good so effectively as the yearly mortality of one-third of the class intimidates first-year Harvard law students into devotion to their casebooks. The beginning of the term is the start of a headlong rout, with the ghosts of the men who have flunked out never more than half a step behind. The result is that the get-ahead spirit is worse than rampant; it is positively sinister.

The school authorities, knowing that it works to their advantage, are naturally not interested in fighting the bogey. On the contrary, a class meeting is assembled during the first week to nurse and feed it. With great relish someone repeats a favorite quip attributed to a retired ogre of the faculty, who took delight in saying to the gathered new students: "Turn and look at the man on your left and the man on your right." Then, pausing for the snapper: "A year from now one of you three men will not be here."

The repetition of this epigram collects a simper of nervous laughter. "You can't scare us," it tries to say. No, not much. Somebody then talks on the importance of the moot arguments in the law clubs. To spur enthusiasm he cheerlessly explains the close parallel existing between the list of men not interested in law clubs and those who join the sad one-third. Another speaker, who wants to be reassuring, advises that a man should not let himself be frightened by the fear of flunking out. "Of course, there is an enormous percentage of failure, but you mustn't let it impair your confidence. Just do your work faithfully from day to day." The effect is as comforting as putting a man in a cage of lions and saying, "They're vicious, but be sure not to let them attack you and you'll be all right."

The Gospel of Terror

The opening lecture in any course is likely to be a geyser of advice. With each new fillip to industry, the gospel of terror takes firmer root. One says, "No attendance will be recorded here in any course, and nobody cares whether you stay in or flunk out. But if I find a man habitually absent when I call on him to state a case, and he is wobbling near the passing mark on his June exam, that fact may make a big difference." The last is spoken with something uncomfortably close to a complacent leer. Multiplicity of advice from different sources is confusing. "Don't take down the whole lecture; you mustn't suspend your thought and make yourself a mere stenographer. It is of the first importance to learn to select your material." Another urges the wisdom of putting everything the instructor says in your notebook. "What seems trivial now and is easily forgotten may be badly needed at a later stage. It doesn't pay to take chances by trusting your own, inexperienced selection."

An elderly Boston lawyer invites a group of first year men and their friends to a reception where he will give a little address on how to succeed in the law school. The atmosphere of the party resembles the opening lectures. Their host is benignly stretching forth a hand to save them, if humanly possible, from the terrible June list of failures. Gradually the guests are filled with a spirit similar to that which must prevail where human guinea pigs have bared their arms to submit to an injection that may snuff them out of the world. Never forgotten, the luckless third are again pulled out and lugubriously waved in everybody's face. Strong as their tonic effect still is, mention of them has become a little tedious. "Don't burden your memory with little rules" is the admonition. "Memory is relatively of no importance. The great thing is to whet the edge of your mind with mental abrasives." It soon becomes obvious that the mysterious "mental abrasives" are the motif of the lecture. "Sharpen a lance in your mind to hurl at the professor" is the next stimulating metaphor. "You will often recover it bent, but in that process alone lies mastery of the law." Already tanked up with advice to the limit, everyone bursts and the whole runs out.

Other successful-looking lawyers are invited to contribute to the discussion, but they

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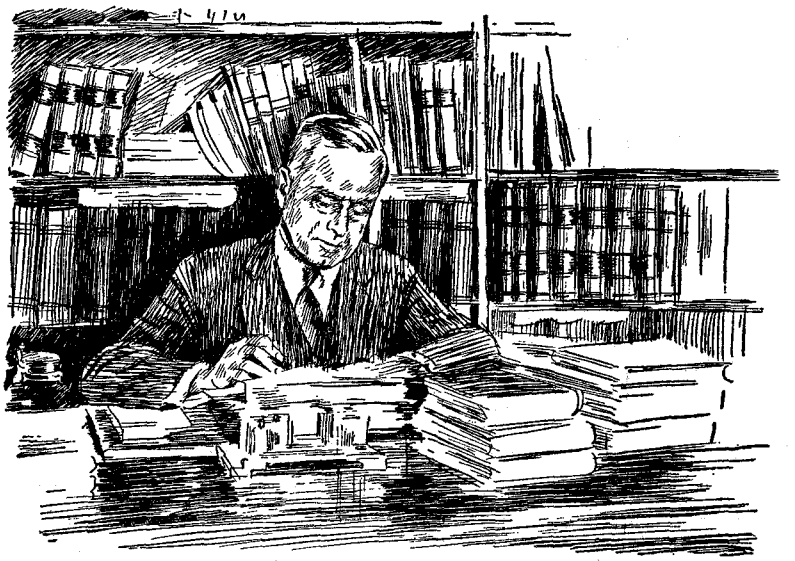

Professor Felix Frankfurter

succeed only in showing that no method offers the key to salvation. The prize-winners don't know themselves how they won.

On swings the term and up swings the advice market until it is glutted and tottering. But it never quite collapses. A second-year man who barely muddled through the June examinations pours out precepts with the glibness and sublime self-trust of Solomon. And men who would not have faith in the speaker's common sense to plan a picnic take it all with hungry humility. Formulas for success stuff the air. They collide explosively and drop.

College has its prizes for strong men, wise men, and popular men *ad infinitum*, but the law school has only one standard of success. Final examination averages, which have consummate importance, for there are no midyears and no recitation marks, are gathered, talked about, and endlessly compared. The ordinary first-year man, within two weeks of the term's beginning, carries in his head and ponders on the final grade of every second-year student he knows. The "A" men from whom are chosen the editors of the sacrosanct *Law Review* form the uncontested aristocracy. Brandeis is reputed to have received the record mark. In Zenith, Winn., you don't introduce a man without naming his business. And you don't know a law student unless you have information about his standing in the school.

Bewildered as to what they must do, but certain that they must begin following a deeply conceived "plan" in a hurry, first-year men approach the law books with a flying tackle. One needn't be long in the Harvard Law School to learn that to Oliver Wendell Holmes is attributed wisdom not of this earth. His least *obiter dicta* are portentous signs, his opinions gospel. Hence few ambitious members of the class fail to dive ferociously into *The Common Law*. With a smattering of widely separated rules in their heads, which have not yet dovetailed, they find that they have attacked one of the most abstruse, legal essays in the language. With a like fervor, they are apt to plunge into Cardozo's *Growth of the Law* and *Nature of the Judicial Process*. The attempt to absorb these works generally ends prematurely in acute, legal indigestion.

Goaded by the terrifying reminder that those who ignore law clubs have boarded an express for self-destruction, the first-year man who takes none must be a mine of fortitude. The clubs are named for immortal jurists, Kent, Story, Marshall. The composers of the "facts" assigned for argument almost invariably try to be funny. Thus, a spark flies from defendant's locomotive, sets a dog kennel ablaze, causing the dog to rush out in a panic, frighten a mule which runs away with the plaintiff, causing him severe anguish, the breaking of his little toe, and the loss of a contract he was on his way to accept, whereby he missed an opportunity to make $10,000.

Any room will do as a courtroom. A chief justice, who may be a third-year man or a young Boston lawyer, presides, assisted by a pair of associate justices. For a minute or two, counsel talk uninterrupted, drawing points from their briefs with great majesty until the court begins to ask questions. As the judge, if he is canny, never asks a question he can't answer himself with a slick display of learning, he generally stumps counsel gloriously and wrings titters of appreciation from the small audience.

"The Legal Mind"

Everyone knows that the big chance depends heavily on the intensity of his work, and in general the industry of law students is saintly. They plant themselves in the gigantic reading room of the law library day after day,

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meticulously annotating. (Nothing adds to the appearance of unremitted effort like a green vizor.) Many will not desert the procession even for badly needed sleep. Though their eyelids may tell them they will endure no more, they force themselves ahead. You can see them at the reading tables any afternoon, their poor, weary heads heavy on their folded arms, eyes shut as if they would never open.

Dean Roscoe Pound

Some of them seem actually to have succeeded in reducing the daily schedule to sleep, food, and study. All their forces of intellect and character are mobilized. They hear no signal of retreat. But unfortunately in the law school, as in other fields of the universe, there is no substitute for flashes of insight. Without them no self-flagellation will go far. People who have none will tell you they lack a legal mind. But a legal mind is nothing but the everyday scholarly mind. No one who has done distinguished work as an undergraduate complains of this shortcoming. It is comforting, nevertheless, to try to convince oneself that his intellect is admirably suited to all human pursuits other than the law.

There are men who grudgingly concede the salutary powers of exercise. But they take care not to misuse important time. Running a mile through the snow is uncomfortable, but it tones up the heart, dissolves mental fatigue, and restores optimism. And it is all over in fifteen minutes. One member of the class prized his time so jealously that he put on a track suit in his room every afternoon and ran vigorously in place before an open window.

The course which has the highest mortality rate and is generally the most abstruse and maddening is the law of property. The year begins by chipping brains and endurance on the metaphysical refinements of possession. Who is entitled to a bag of gold found by A, a helper of B, a plumber, inside the walls of C's apartment in a house leased by D from E? In late winter, when enthusiasm burns splutteringly and patience for subtleties is frayed, comes the introduction to common law conveyancing (most of it obsolete sixteenth- and seventeenth-century material taught for the sake of "background") beside which the complexities of the rest are like a game of casino. "So greet a purchasour was no-wher noon" as Chaucer's Man of Lawe, which means he was a tricky conveyancer; but great as he was, he was lucky enough to die long before the Statute of Uses, and to-day would probably flinch at *Property I*, Harvard Law School.

There are few who do not plod nobly and heavily through the week. But on Saturday night those whose emancipation from original sin is not absolute permit their firmer brethren to steal an evening's lead. Bootleggers are rung up. Distilled water, alcohol, and juniper drops are poured together. By six o'clock tired-looking men are trying to make their voices drown out the radio between swallows of home-made gin.

Their conversation doesn't touch religion and the slaughter of fine old values that will ensue from the "house plan," as it did in college. Gloomy and unyielding facts about jobs more than two years away are dissected. The big New York and Boston offices won't take any but *Law Review* men. It doesn't make any difference how good a lawyer you are if you can't bring clients into the office. Some great firms are notorious for working their men to nervous prostration fourteen hours a day, not uncommonly seven days a week. The night watchmen of their office buildings come to know them well as they fret away over briefs on Christmas Eve and the Fourth of July. The head of a partnership impressively rich and powerful is quoted as saying: "If a young man has the physical stamina to stand three years in

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my office, he has a good chance of making a success." The painful equation between the quality of law school marks and success at the bar is dragged out and shuddered at for the hundredth time. A member of the party falls into silence. His mouth becomes a congress of fine wrinkles as he stares at his abdomen. He is determining to be among the A men though he must temper his will in white fire — the resolution to take effect next week. By morning the ice will have melted through the paper bag all over the floor. There will be an unbelievable sprawl of dead cigarettes in and not so near the fireplace. The maid, discouraged and in a huff, will leave the tidying of the room until Monday. Somebody will have to give her fifty cents.

Alibis — Just in Case

Law school is such a distressingly accurate test of general intellectual ability, so much is staked on the June examinations, which are never for an hour out of mind, that many a faltering ego builds up a defense mechanism against too raw exposure in the event of failure. Obviously if a man is known to be straining to the limit of his capacity and gets slim results, he is in an embarrassing position indeed. A pose of nonchalance is the most common defense. Whatever the outcome, it caters to the poser's vanity. If he loses, there has been no test of his power. His character may be indictable, but his reputation for ability is saved. If he succeeds, it sets the imagination reeling to think what he might have accomplished by taking pains.

The assumption of indifference paradoxically yields to its very opposite when the audience is composed of outsiders instead of fellow-students. To them the posers like to describe their labor as superhuman, intimating that no one unequipped with phenomenal mental and moral force could last more than a few weeks in the school.

Strenuous determination to succeed tends no more to create charitable detachment at law school than anywhere else. The spectacle of everyone trying with all his power to cling to the upper two-thirds of the class suggests three shipwrecked men struggling for a raft that can support only two, yet trying faintly to keep up the appearance of not having forgotten their manners. When a man, called on to recite in class, stammers out a foolish answer and is roguishly led by the instructor to ridicule his own mistake, a ripple of genuine happiness spreads in widening circles through the room. One more space between his classmates and the bottom! If the particular student has made a good showing in previous class discussions, many become visibly soaked with joy. "We at least know more than that guy, don't we?" someone is sure to remark to a comrade at lunch as a hypodermic to ailing confidence. It is actually far from unknown for a man to give a fellow-student the following advice: "By all means, take your whole vacation. It doesn't pay to stay up here studying. You will come back with a rested mind and work that much better." The disciple of recreation then remains at school throughout the vacation, exerting himself with the assiduity of a boll weevil.

For one group, adjustment to education by bogey is particularly thorny. These are the men of Princeton, Harvard, and Yale who were planed down to acceptable smoothness at the social register boarding schools and who fertilized their charms and high expectations from the world in clubs and fraternities with their own kind. Their disgust for the go-getter, grinding away hour after hour at desk and library, is inherent and genuine. They will not hack the air as if their arms would drop off in order to be recognized in class and volunteer an answer. Such forwardness they consider slightly degrading. They are sensible enough to admit to themselves that they must adopt some of the odious tactics of their distant brethren if they are to be saved. But the get-ahead men not of their own social brackets are always designated by a sweeping, uncomplimentary noun comforting to inferiority. Having cultivated short-circuit methods of study at school and college, it is not easy for them to overturn the habits of a lifetime by a flip of the will power.

Discouraged by uncertainty, law students welcome the voice of authority. Quiet men who tortoised their way in college through obscurity to distinguished scholarship at last come into their own. Their most hesitantly offered opinions are accepted with reverence. Is there bewilderment as to whether a revocation of an offer is effective when sent or when received? Ask Joe. The arbiter of lunch-table disputes, his support clinches an argument.

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Climax and Crisis

Long before it comes, the end of the term profoundly affects the first-year class. Although they have been passing examinations for fifteen years, have practiced by the hour in little gatherings writing answers to old questions, their self-confidence has been frightened into a gelatinous thing. April first begins the last, long concerted drive to draw away from the luckless, lower third. There is ferocious annotating and reviewing, heated search for the answer to a trivial problem as if continuance of life depended on it. The class is easily amused in these latter days; it takes next to nothing to set them going in stertorous, mass laughter — an answer slightly jumbled, an over-ardent voice.

The actual arrival of the first examination cannot be fully comprehended. You simply wake up that morning and your viscera begin to melt. Breakfast, newspaper, cigarette — all as insensate as reflex motion. Not daring to open notebooks still strewn about the floor from last night's session in fear that some cancerous ignorance will be revealed too late.

On the way to the examination hall the trees still take the bright sun like hangings of colored glass; the avenues of vine-covered, scaly brick cannot have changed. But the lines of association that should connect them to the mind seem to have been cut. The calmness of the traffic cop on Massachusetts Avenue is supremely enviable.

At every other seat in the room is a blue book, a blotter, an examination paper. There are no voices. The shuffle of men still entering is the only noise. Most of them have already sat down and begun studying the printed sheet.

Ten questions, twenty-four minutes for each.

CONTRACTS. An uncle wrote to his favorite nephew: "If you make an average of ninety in all your studies and don't play on the varsity baseball team, I will give you five hundred dollars." The nephew put forth an unusual effort, made the required average and tried strenuously to play on the baseball team but failed to do so. Has he any claim against the uncle?

"The important thing here must be whether the nephew intended to accept. How can you be expected to answer the question without knowing the nephew's mind? He must want both possibilities discussed. Didn't we have a case about an uncle and a nephew? Yes, *Hamer* v. *Sidway* (124 N. Y. 538) where the nephew was promised a reward for not smoking, drinking, or playing cards for money until he was twenty-one. But that's not exactly like this. My God, it will take forever to go over all the possibilities here. Twenty minutes gone already. I've got to put down something. If it's too awful, I can always tear out the page. This case is perfectly simple; I'm making it too complicated. . . .

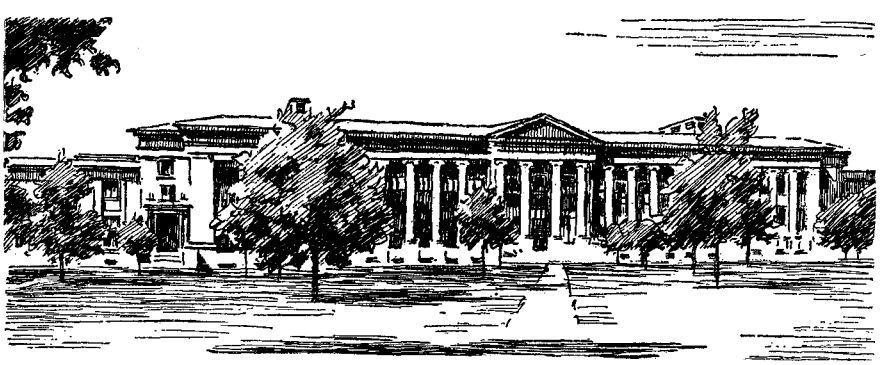
"Seven minutes left for the last question. No time to go back and patch the others. . . ."

"This examination is now over. Please hand in your books immediately." Distracted to panic, you keep on writing. Wrist muscles begin to rebel. "I'm sorry" — an exasperating, smiling voice, and the book is snatched away.

In the corridor a yapping autopsy goes on. The bright boys are in the center of insistent, spluttering squads of questioners. "Was the labor union a third party beneficiary?" The men being pumped are trying to get away.

"Oh, to hell with it. Why can't they forget about it when it's all over?"

Four examinations to go.



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Has America Sold Us Short?

by **CAROLINE SANFORD**

LET ME assume, for a moment, that you who are reading this article are a professional man or woman or a business executive in the over $5000 class. What would you do if you suddenly lost your present position? Probably you would live on your savings first; then you would borrow on your life insurance; next you would sell your securities; finally you would borrow from a wealthy friend — and by that time you would have found a new position. Heaving a sigh of relief, you would thank the immortal gods that you had prepared yourself to meet life by acquiring a good education. You would settle down in your new place and talk of the salutary effects of the depression in teaching thrift; you would smugly tell of your own cleverness in making ends meet while unemployed and would secretly think that, after all, anyone like yourself, with real brains and initiative, a good education, and A-1 experience, is bound to land something. It's just a matter of time and perseverence.

But suppose you failed to land that something? What then?

That is the question I am asking myself: What next? I am normally one of those much-debated creatures, a gainfully employed married woman. Holding two jobs — business executive and homemaker — is a thing very few women do for any other reason than stern necessity. I work for the good and sufficient reason that my husband and I have two dependents to support and until recently we contributed to three other homes, besides our own, all within the family but not amalgamable with ours. One salary is simply not enough.

When I first started to look for work last summer, I bolstered up my spirits by congratulating myself on the number of strings I had to my bow. At least, I thought, I had not allowed myself to get into a rut. To be sure, I had specialized for fourteen years in my profession, but after that I had gone into business and had made good in several fields. As assets in meeting the unemployment situation, I could quote experience as a university teacher, research worker, writer, editor, campaigner, business manager, and publicity worker. I qualified as a professional woman in as much as I possessed three degrees, was a fellow in several learned societies, had taught for five years in a university, been engaged for five more years in independent research, and had written two books and numerous technical articles in my chosen field; my name had been in *Who's Who* for over ten years on the strength of my original research work, past professional positions, *etc.* I also qualified as a business woman, having had ten years' experience as an executive and having passed the $5000 mark.

The net result of a long search for work has left me where it has left millions of others, still in the ranks of the unemployed. Theoretically, as a well-paid executive, I should be in a position to withstand a fairly long siege of unemployment. But life does not always work out on approved patterns. Without going into personal details as to the why of my depleted finances, I may say that illness, hospital bills, a death in the family, and more particularly the financial losses resulting from a prolonged effort to keep alive the company with which I was last associated, left me stripped when I finally resigned after having worked for over two months without salary. My savings were already gone; life insurance had been borrowed on to the limit. I therefore joined the unemployed without even a nickel for carfare. I borrowed at once to tide myself over while looking for the position I confidently expected to secure. Since then I have made two additional unsecured loans for the same purpose. The last source of

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loans has been tapped. When the small amount now on hand is gone, what next?

Be Thrifty — and See What You Get

My husband and I come of pioneer stock. Our ancestors helped to open up the country in the days when there was available to each person who labored, a home, a piece of ground, a living. Have we, the descendants of those who developed and faithfully served America, have we *any* rights? The Constitution says we have; common sense would also imply that we have. But somehow to-day we are being deprived of those simple, fundamental rights which were our fathers'.

Like the majority of professional men and women, we have not had any expectation of dying wealthy. Our goal has been to meet current obligations for ourselves and our dependents, and to save enough for security in old age. To this end, we have done the things that all good citizens are supposed to do. We have followed the copy book rules and have heeded the admonitions of the bankers and of the other "leaders" who have been busy in the past telling the average citizen what to do.

And so, in our hopeful, trusting, well-intentioned way, we took out life insurance, and I, before my marriage, started an annuity that would provide the modest income of $100 a month beginning at the age of sixty. A few years ago I went to my banker — do not all the copy books tell you to consult your banker before investing? — and I said I wished to put some of my savings into securities to be bought outright and kept for a permanent investment. Before making the purchase I wanted to be sure that the securities would be as liquid and as easily available as if I had the money in the savings bank, in case, by any chance, I should need cash for an emergency.

"Oh yes!" said the banker suavely. "We'll lend up to 80 per cent any time on your securities." I bought my stock outright and put the certificates away in the safety deposit box for my old age.

We purchased a home, before the crash. The realtors told us values were going right on up. "*Now*" was the time to buy! Did anyone ever hear of a realtor who didn't consider *now* the time to buy, whether it was at the peak of a boom or at the bottom of a depression? We thought how wonderful it would be to build up an equity in our own home instead of helping some landlord pay for his investment. With considerable pride we made the required down-payment and assumed a first and second mortgage, each to run for three years and each, so we were assured by the glib salesman and a lawyer, easily renewable at the end of that time. We started modestly with a $9000 home that would not be too much for us to carry. Later, when we had developed an equity, we might sell and buy something a little better with more land. But, we told ourselves, it was prudent not to bite off more than we could chew.

With the unquenchable enthusiasm of new home owners, we tackled the stretch of Long Island sand that constituted our back yard. Countless bags of humus and grass seed were sown; the sprinkler was faithfully applied; the roller was rolled; and finally something green appeared on which we could try the new lawn-mower. Our garden has grown — a work of love, the result of our own labor, a thing molded by our own hands.

The three years on our mortgages were up in 1931. With no great difficulty and by paying a small fee, we renewed the first mortage for another three years. The second mortgage was held by a man who told us he was not in business for his health when we asked him to reduce the mortgage as some mortgagees in our neighborhood had done in recognition of the great deflation in values. During the three years since we had bought, every one of thirty houses in our block, save ours and one other, had been foreclosed. The builder had committed suicide because of his losses. Each house had dropped from $2500 to $3000 in value, and new purchasers bought at the new low prices.

Our mortgagee had bought our $2600 second at an 18 per cent discount, paying only $2132. We paid him 6 per cent on $2600, so that he received 6 per cent on his actual investment plus 6 per cent on nearly $500 that he had not invested. That is one of the charms of the second mortgage business: the interest you earn on money you do not invest. When we came to renew the balance of $2250, we paid a commission of 4 per cent or $90 for one year, and of course we continued to pay 6 per cent interest. The renewal commission is another of the charming features of the second mortgage business. That $90 was more than half a year's

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taxes. In fact, paying the commission made it impossible for us to pay the taxes on time; for our delinquency we were charged a penalty of 7 per cent.

We were extremely anxious to rid ourselves of these ruinous second mortgage fees each year, and so we followed the copy book rule of applying for a building loan. This is a splendid method which makes it possible for one to merge the first and second mortgages, to make a monthly payment of $10 for each thousand borrowed until the full amount is paid. All charges for interest and amortization are included in the monthly payment and there are no renewal fees. Fine! I repaired to a well-known building and loan society. A sympathetic clerk explained that of course in normal times they would be very glad to lend us enough to cover the two mortgages, but with the great drop in values it would be quite impossible. What was the assessed valuation of our $9000 house? $5000. And how much had our neighbor paid for a house like ours bought at foreclosure? $6000. Well, well! Too bad! Since our house was worth only $6000 in the open market, the building and loan society could lend us only $4000.

"But," I protested, "I already have a straight first mortgage of $5000. Surely a building and loan society can lend me more than a first mortgage company."

"Not under present conditions," explained the clerk. "You'd better be glad you have a mortgagee who will renew your second mortgage instead of demanding payment of the full amount."

Imagine my joy, then, on reading that Mr. Hoover was coming to the rescue of the small home owner. At last! The Home Loan Bank System was formed to bring relief to my husband and myself and thousands like us. It was heartening to know that the Great White Father was thinking of us between conferences with Lamont and Mellon and Gifford. Since we were about to be charged another renewal fee for our second mortgage, I applied hopefully to the building and loan society again. I asked about the funds being made available to those who were being pressed on their mortgages. As I understood it, the government's Home Loan Bank was to bear to the building and loan societies and similar organizations a relation comparable to that which the Federal Reserve Bank bore to its member banks, and would make available long-term loans to home owners in distress.

The sympathetic clerk explained that really the Home Loan Bank could not do any more for an individual like me than the building and loan societies could; in fact not so much. Then what, I wondered, was the use of the organization, beyond its publicity value in the Presidential campaign, since, after all, my case was typical and mine was the plight of the small home owner throughout the land? What I needed was a moratorium and help in avoiding the exorbitant renewal fees and commissions on the second mortgage. The government was willing to lend to the bankers, at very low rates, more of the taxpayers' money than the bankers knew what to do with; it was willing to grant a moratorium to debtor nations. Why should it not make similar relief available to the distressed taxpayers, who, after all, were supporting the government and providing the funds so generously loaned to the bankers?

The Job Situation

Early in 1932 I received a 10 per cent salary cut. My husband's income was reduced one-half. Our financial obligations remained the same. The company for which I was working was in difficulties and I volunteered a month's services without pay. Unfortunately that was the month the interest on our first mortgage was due as well as interest and amortization on the second. Being without my salary, I borrowed $500 from one of those beneficent co-maker loan companies that charges over 16 per cent interest (they do not call it that, but they have a service charge and take out a year's interest in advance, despite the fact that the loan is being paid back monthly). Fast on the heels of the mortgage payments came the taxes, and we were reminded of a delinquent assessment for some distant sewer whose very location was unknown to us. We always felt especially aggrieved about that sewer, because it was one of the jobs that figured in a notorious sewer graft scandal in our community.

When my salary ceased to come through even in driblets, though I was still working in a final desperate effort to save the company with which I was connected, I felt that the rainy day for which I had planned with such

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forethought had finally arrived and that the time had come to make a loan on my securities. Going to my banker, I asked:

"How much can I borrow on 100 shares of Matchless Matches common?"

The banker was no longer suave. He was curt, distressed, fidgety.

"We can't lend a cent on that stock."

"What?" I replied. "Why, you said you would lend 80 per cent."

"Many things have happened since then. Besides, Matchless Matches is below 10; we don't lend on stocks under 10."

"Humph," I snorted. "Some mighty good stocks — at least the bankers who floated them said they were good — are not only below 10 but below 5. And perhaps you can still remember that railroad that went into the hands of the receiver the day after the New York State Banking Department report appeared listing the stocks of the railroad as legal for Trust Funds and Savings Banks. Well, the next time I want to 'invest,' I'll park my savings in my grandfather's sock."

Not being able to borrow on my securities, and being hard pressed for a mortgage payment, I sold at a two-thirds loss. By that time I had definitely joined the ranks of the unemployed, and my husband and I were feeling increased pressure as our various fixed charges came due. We stopped all expenditures save those for food, and I cut those to half the normal amount. No replacements were made in clothing or household articles. If a thing wore out or broke, we did without it. I had long since added to the unemployment distress of my laundress by reluctantly giving her up. Small jobs around the house that would normally have given part time work to the carpenter, the plumber, the window cleaner, the painter, and the plasterer were either done by ourselves or put off till a more propitious time.

When a man is drowning, he has no difficulty in determining what is essential to life. So, an unemployed person soon finds existence boiled down to just two essentials: food and shelter. Everything else must go by the board. My husband's life insurance lapsed first and could not be saved. Then my annuity, that was to give me security after sixty, lapsed. I lost therein an $1100 equity over and above the cash surrender value. That equity was irretrievably gone and I knew I could not again afford to sink any possible savings in an annuity. My only hope was to die young.

Where Assets Are Liabilities

So here I am, with all reserves exhausted, my capital wiped out, a horrifying burden of debt saddled on me, and a future from which all security has been taken. I have set down the minimum expenses for my husband and myself and dependents, allowing only for food and shelter, with nothing for clothing, recreation, medical care, or savings in any form. The amount is two and one-half times my husband's present income. Obviously, the way out is for me to secure employment. Thus far, for the first time in over twenty years, I have been unable to do so, although my experience and education are above the average and the services I have to offer are in fields not generally overcrowded. The fact that I am forty-two does not militate against me. My sole difficulty is that openings do not exist even at $15 a week.

Exactly how does one proceed when there is no money for food or coal or the gas and electricity? Putting aside all considerations of pride, let us assume that I were to apply for charity or for "made-work." I would not be eligible for either because theoretically my husband is gainfully employed, whether he earns anything or not; he is on a payroll and is technically employed if he earns only five dollars a week. I would also be ineligible for aid because I have a car. That I cannot buy gas to run it or pay the insurance on it matters not; the car damns me by its presence. I have a house that is even more damning; persons seeking relief are ineligible if they have committed the crime of buying a house. True, a recent ruling admits into the relief fold those persons owning homes on which the carrying charges do not exceed $40 a month. If the carrying charges amount to $50 or $60, one may presumably starve to death. My ineligibility is further strengthened by the fact that I own furniture and a large library; my clothes, though showing no replacements for a year, are very presentable. I *look* prosperous. But I cannot eat the car or the house or my books.

Perhaps some wise person will suggest my selling my remaining possessions in order to buy food. There are two objections to that: in

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the first place, one of the chief causes of the depression is the fact that America is oversold. Those persons who have not been actively engaged in selling real estate, stocks and bonds, automobiles, or threshing machines have been eagerly selling ideas or service, while those who have bought have joined in our great national sport of salesmanship by trying to unload on some other poor sucker the second-hand car, the used vacuum cleaner, or the "house about to be foreclosed." I offered the deed and the $2000 equity in our home to the holder of the second mortgage for $250; he refused the offer, saying we must pay the $1900 we still owe on the mortgage or he would sue. We can neither carry our home nor sell it; indeed, I doubt if we could give it away.

My second objection to selling my household possessions is that they are precious to me and I shall not live long enough to accumulate another set; in fact, many of them are *sui generis*. There is the carved mahogany dining room table, a wedding present to my great-grandmother in 1823; worth in normal times about $200. Then there is our library, one-half of which is scientific, representing a collection made through the past twenty-five years; if sold, it would not bring one-tenth of its value, and after it was gone there would scarcely be years enough left to replace it even if we could again accumulate the necessary cash. There are also the normal household gods which grace every home, the pieces valued because of their associations, the gifts from friends and family, the slow accumulation through the years of a longed-for rug, a prized etching, to say nothing of silver and linens, the pride of every home-loving woman. Shall these things be sold for a pittance, assuming a market which actually does not exist, so that I may purchase food for a little while or so that I may make myself sufficiently destitute to be eligible for charity?

Let us suppose that I were to stifle all such emotions as sentiment, love of home, and pride of possession, and that I were to sell our house and all that it contains; let us suppose that the money thus obtained were sufficient to tide us over until the looked-for upturn and renewed employment. Should my husband and I, in middle life, start out again at the bottom to begin the slow and oftentimes painful process of acquiring and furnishing another home? Should we buy new insurance and old age annuities at the ruinously higher rates obtaining for persons past forty? Should we venture again to buy another home with no assurance that in a short time we might not lose the second as we lost the first? As a matter of fact, by the time we dig ourselves out from under our present load of debt — assuming, of course, that we are able to — and by the time we have saved up enough more for the down-payment on another home — assuming again that we are ever able to — we shall have reached an age when it might be considered highly impracticable to burden ourselves with the heavy expenses incident to buying a home.

In other words, it boils down to this: we must either hold our present home or, in all probability, never again be home-owners; we must somehow manage to save our possessions *now* or resign ourselves to being homeless wanderers for the rest of our lives, since we cannot reasonably expect to accumulate new household gods. We may read of speculators in Wall Street who make and lose three fortunes in a lifetime, but the average, non-speculative, salaried citizen simply will not live long enough or earn enough to stage the come-back. Indeed, he may well question the value of a come-back if he is to be squeezed dry again in the next depression.

A Prelude to Revolt

As the few remaining dollars in my possession melt away and the day of doom draws nearer, I find myself not only pondering "what next?" but also asking many other questions. Although I am not naturally suspicious, I am now becoming skeptical about everything. I wonder if the "leaders," those prophets of prosperity and exponents of the fundamental soundness of business, were possibly not leaders at all. Did they knowingly and maliciously trick the unsuspecting average citizen? What of Kreuger and Insull and their lesser counterparts? What of the ramifications of the spoils system that gives a steel magnate a bonus of $1,600,000, that lets a Tammany Tiger grow fat, that whitewashes the methods of unloading securities on a formerly trusting public?

Have not these "leaders" been taking us for a colossal joy ride? Have they not saddled us with a system so top-heavy in operating costs that we cannot bear the burden? I mean here

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not only the municipal, state, and federal costs, with their resultant tax burdens, but all the corporation costs for high-salaried executives — costs which are ultimately handed on to you and to me. For instance, when I am forced to cash in my life insurance annuity with a loss of $1100, I know that I am paying my quota to the big boys at the top who are drawing their $50,000 or $75,000 salaries. When my railroad stock passes its dividend because income did not cover expenses, I know I am paying my quota to the $100,000 salary of the railroad's president. When I buy a house and realize that only three-fourths of what I pay represents actual house and land value and that one-fourth goes to commissions, profit, and selling cost, I know that the system is costing me too much. When, having bought the house and having survived three years of payments, I hit the renewal fees and find I shall be paying them every year for seven or eight years more, with the result that I am paying a total of 16 per cent interest on my second mortgage, I know again the system is too expensive. When I, a decent, respectable citizen in good standing in the community, am forced to pay 16 per cent for a personal loan, I know once more that I am caught in a system too costly by far. Finally, when my honest efforts to abide by the system as I have found it are thwarted through inability to earn a livelihood and the system begins its squeezing process — suits, foreclosures, judgments, garnishees, eviction — I know that I have stood enough.

In my heart and in the hearts of thousands of other women in like position, are germinating the seeds of a great discontent. We are the quiet women, not the so-called "radicals." We are the women who have gone peacefully about our work as home-makers and, when economic pressure compelled, as business executives. Unostentatiously we have performed our duties. We have not sought publicity because, perhaps, we were still dominantly domestic in our thoughts and interests, despite our success in outside careers. But let a system deprive us of those homes for the sake of which we have gone into the outside world; let a system take from us and from those who are dear to us, the savings of a life-time together with our most cherished possessions; let that system deprive us of the elemental necessities of life — food and shelter; let it deny us the opportunity to work that we may live; let it wipe out the security we have been building for the later years of life, and lo! there wells up within the hearts of women a fire of righteous indignation not easily quenched.

Fifty years ago when the hard-hearted land owner foreclosed the mortgage on the old homestead, the women of the household shed their tears in private and left it to the men folks to settle the business matters according to their lights. To-day, the educated woman who is trained in business or a profession or both does not sit passively back in a man-muddled world and allow the villain to walk off with the equivalent of the old homestead without at least making a violent protest. What the present crisis will do is this: it will force women like myself who are trained public speakers, writers, and organizers to assume rôles as militant protagonists of wholesale reform in the system as it affects the home, that is, in government, both local and national, in real estate practices, and in methods of sales promotion which make the consumer pay three to four times the intrinsic value of an article.

The women thus aroused would in many instances prefer to stay at home and attend to their knitting, but once drawn out, they will attack these problems with a zeal that may well dismay the professional politician, the big business man, the promoter, and all the new-fangled experts. It is to be remembered that nearly half the population of the United States consists of home-owners. In nearly every dwelling a woman is the home-maker. Every one of these women who sees her home in jeopardy or watches it actually being taken from her because a bank or mortgage company or private individual forces foreclosure while the breadwinner of the family is unable to earn a cent and while she herself is forced to stand by equally helpless because she, too, cannot find employment — every one of these women is a potential malcontent. Many of them lack the education and experience to enable them to become articulate; but there are many who are fully equipped to do battle and to act as leaders of their more poorly trained sisters. It behooves the powers that be to consider this growing femine constituency of embattled home-owners, victims of unemployment, who, seeing themselves deprived of their birthright, ask: "Has America sold us short?"

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Home Life Again

Drawings by Barney Tobey

***by* TRAVIS HOKE**

We are to have homes and home life again, it seems. For some time there has been a movement afoot to revive the home and the custom of staying at it. The scheme is, to build homes and make people live in them, and the scheme is succeeding. There have always been such movements, of course, but this is different. Mr. Hoover formed conferences to start it, Mr. Roosevelt linked it with Democracy, Mr. Owen D. Young prescribes it, the United States Housing Corporation lends weight and funds. Everything that can be done is being done. So home life is upon us.

We would do well, therefore, to learn what homes were like. They long ago disappeared from the American scene, just as they disappeared from other scenes throughout world history, and there has been no home life for at least a generation, as is charged daily from platform and pulpit; but that is no excuse for blinding ourselves to their return. We must learn to face facts.

Now the home was a celebrated institution. Endorsed by statesmen of both parties, approved by clergymen of all sects, upheld and applauded by press and stage and insurance agents and song writers, it attained a renown unrivaled by any other American conception save possibly the saloon. Much as was written and said about the home, however, little was actually known, and that little was glossed over, so that research has been exceedingly arduous. Nevertheless, from the extensive literature of the periods involved, and with the kindly assistance of some former home dwellers whose recollections are remarkably keen, it has been possible to construct a fairly substantial portrait of the home and home life as they once existed.

The home was a house that people lived in, of course. But was not only that. There was a tremendous distinction between house and home; to become a home the house had to undergo a mystic process of transubstantiation, some supernal essence had to be added. (Just what the catalyst was is not clear, though thousands of writers and talkers announced their discovery of both distinction and miracle.)

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So not every house was a home, though certain houses could be if the miracle happened. It did happen, apparently, to a great many houses; homes, therefore, differed a good deal. Yet there were certain characteristics common to all — requirements, evidently, which a house had to meet before it was fit for the transformation.

It must be old-fashioned, for one thing. The literature of home-advocacy in any period discloses a constant emphasis on this qualification, and the reason is obvious. "Old-fashioned," according to the rules of grammar, invariably takes the modifier "good," and a home was as invariably good; it was sacred — if it were bad, it was no home. There were new houses, of course, and now and then a house-owner boasted of "modern improvements," but it was well understood that gas fixtures and weather-stripping never made a home, and that the boaster was secretly writhing with impatience for the day when his "improvements" should be antiquated. Most people, therefore, boasted of good old-fashioned unimproved homes. An uncomfortable home was better than a comfortable house; the miracle made it so.

Since the home was invariably good, and since humility, then as now, was a quality commended by statesmen and clergy, the true home was humble. This was a specification favored by all connoisseurs, but insisted on by the more lyrical — Be it ever so humble, lowly thatched cottage, humble cot, *etc.* From Beowulf on, no one has said: Be it ever so stately, or publicly yearned for the proud pent house, the tiled roof, or a Big Gray Home in the East. People lived in mansions and other non-cottages, and put a cheery face on the matter, but the mansion, by definition, was not a home, and its inmates were suspected of non-home life. There was no universal upper limit to humility in homes, and standards varied according to locality, but always something stamped the mansion for what it was. Thus, a house could stand behind as many as two iron dogs of medium-sized breed, in the Haverhill, Massachusetts, area, and still be a home, but a single stag on the lawn disqualified it. Ferrous fauna of any sort marked the mansion, in Ohio, and possession of a lawn alone belied the home, in Maine; and in few places, of course, could decent humility brook the bathroom.

By the same token, the home was always crowded. Conceivably it could contain a small family — though small families were not conducive to home life — but it must barely contain them. No matter how many bedrooms, there were usually two beds in each, and two persons to a bed, and the more homelike homes maintained a spare child on a shakedown in the attic. When death or marriage threatened to make a vacant space, someone called *kith* or *kin* could be relied on to pay a lengthy visit, and the truly vigilant kept a kith on hand before the vacancy impended, camped on the living room sofa. This cozy mobilization enabled everyone to feel, as the saying went, at home, and it gave rise to the line of a Mr. Edgar A. Guest: "It takes a heap o' livin' in a house to make it home."

More Quaint Customs

What went on inside? The voluminous writings tell almost nothing; the writers seem never to have been home when they wrote about it. The poets especially — and it may be remarked that their note was consistently melancholy; the most thorough search fails to disclose such themes as: Hurrah for Home, Home, Hot Home, or Hey, Hey, Home! — were either just leaving home, or had been away for a long time and were thinking of going back. Prose writers exhorted other people to have homes and stay in them, but they neglected to tell what to do while staying. Nevertheless, it has been possible to glean a few hints.

What went on was, of course, home life. This consisted, for most members of the family, in a continuous going to and from home, while the remainder occupied itself in ordering these entrances and exits.

Quite early in the morning a person called the *man of the house*, the janitor of those days, evidently, but a member of the family, rose and lighted fires for cooking and heating, after which he prepared himself for one of several journeys known as "going to work," "going to business," or "going downtown." Next the *housewife*, the origin of whose title is obscure, began a series of evolutions which were to occupy her throughout the day, notably cooking, which seems to have gone on at all times. Certain special transactions had to do with the baby, an important member of the family, as will be shown, and there was a proceeding known as getting the children off to school which seems to have required considerable agility.

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Meanwhile, the other home dwellers were making ready to depart for various places where they possessed something known as *jobs*. (It appears that certain persons "employed" them, *i.e.*, paid them to possess jobs.) When all had gone the housewife was left free to resume the deeds to which she was dedicated — the washing of dishes, further cooking, house cleaning (a rite performed in part on the knees) the laundering of clothes, which was done in an open tub; the making of beds, and a mysterious performance known as tidying up. All this was interspersed with attendance on the baby.

In the main, these activities were pointed at the returnings of the other home dwellers, advents which recurred throughout the day. The children and sometimes the job owners came back at noon and departed again. In the mid-afternoon the children, released from school, were on hand once more, whereupon they were sent out to play, or kept in and made to "practice," probably on musical instruments, but to what end does not appear. About six in the evening the job owners reëntered the home and immediately dined, attended by the housewife. Then, when the dishes had again been washed, the family gathered in one room, and the supreme triumph of home life was at hand: the family was united. It was the event on which all activities had centered, for which jobs were owned, toward which the housewife had aimed her several efforts. We know it was such because all writers dwell upon it as the very reason for the home. They dwelt upon it with awe or excitement, but not one has described it! Either they supposed it to be a scene too familiar to their readers — but then why their excitement? — or it was held too sacred for description; or it may be that such descriptions were suppressed by the authorities. In any case, no written description exists.

Through a curious stroke of fortune — which, however, must remain a mystery at this time — a document was discovered in which this secret of family life is laid bare. The document is unquestionably the only one extant which reveals home life at its peak. It is no writing but a drawing — and for that reason, perhaps, a better epitome — the frontispiece to "Domestic Happiness Portrayed," whose author wisely remained anonymous.

Its intent, obviously, is to depict an ideal family at an ideal moment in an ideal home. It shows the family, properly large, consisting of the man of the house, children, housewife, and baby, gathered around a somewhat inadequate table. The housewife holds the baby in her arms. There is no food on the table, no books, nothing. No member of the family is eating, reading, talking, or, apparently, thinking. With the expressions of tired sadists, all, except the baby, are engaged in staring at the baby, who with the air of abstraction common to babies, pulls the ear of a dog which graciously sits its ground.

Such, then, was the hidden purpose of the home, the inner meaning of home life: Watching babies pull dogs' ears.

How the People Lived

Only two home days differed from that just described. On Saturdays, since there was no school, the children were in and out of the home oftener, and Saturday night each home dweller underwent a bath. Sunday was a day set apart for sleep. The children were forbidden to play, the adults stayed in bed as late as the baby would permit, rousing only to go to church and to eat a meal — which must always include fowl — sufficiently large to send them into comas called naps, after which, if waked in time, they inspected the excavation for the

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Odd Fellows' Block, ate once more, and returned to bed — first witnessing the ear-pulling, of course. Except for these variations, however, home life rarely descended to irregularities.

It might be thought, from the foregoing, that none but dwellers and kith (or kin) were allowed within the precincts of the home. On the contrary, visitors were welcomed, revisiting was insisted upon, and all visited must visit. Thus, a family that had been visited, and whose baby and dog had been viewed in action, committed a serious affront if it did not promptly return the visit; and if the time did not coincide with the hour of ear-pulling it was held that the visitors had tried to avoid participating in the rite, and the affront was perhaps greater.

There were still more incursions. Children played in each other's homes, young men did what was called "setting up" with young women in reserved rooms in the latter's homes, housewives "ran in" for brief visits during the day, and men of the houses frequently "dropped in" of nights. That a special significance attaches to these visits is obvious when it is realized that visitors and visited usually saw each other anyway, at one time or another during the day; and it should be emphasized that, instead of homes being barred to all but their dwellers, the community took turns invading them.

This augmenting of traffic through the doors (*hospitality*) was deemed a prime virtue, and therefore pertained exclusively to the home and home life, there being no virtues save those of the home any more than there were homes save those of virtue. As apologists for virtue, the clergy naturally extolled domesticity in all its branches, and the fact that persons saturated with home life were the more readily induced to attend church did not lighten the eulogies.

This might be thought sufficient justification for the effort to make the populace home-minded, but many, curiously, felt impelled to explain their zeal on other grounds, and there seems to have been an uneasy feeling about the propagandist nature of the attempt. Thus, the Reverend William Aikman, D.D., in that vivid work, "Life at Home, or The Family and Its Members," pleads, in 1870: "At a time when the soundness of the marriage relation is so much called in question, and when the bonds which hold the family together are in danger of being lightly esteemed, any attempt to exalt the family life may be hopeful of good." It is not clear why Dr. Aikman should think life at home conducive to lasting marriages, but it is evident that he thinks it expedient so to proclaim as an argument for domesticity, that he frankly justifies means with end, and that he is something less than certain of success.

There was success, however — abundant if not lasting, as to homes if not to marriage — and the home became not only the embodiment but a necessity of virtue: persons frequently were arrested for being homeless.

Homes — Their Rise and Fall

When did the home exist? It is impossible to state with accuracy — all writings on the subject either lament its destruction or cry for its revival; they cover the years almost without interval, so that it might be thought there never were any homes. Presumably, however, they flourished between extinctions.

Which were many. Homes and home life disappeared at a succession of dates throughout all history. In every case the downfall was traced to some specific thing, and without exception each was a new invention. The poets and orators would yearn and exhort, homes would spring up, and just about the time they were properly crowded the prophets would thunder, the fox trot, sedan chair, or some other rake-hell device would crop up, down would go home life, and neither bridge, bundling, ping-pong, nor radio could save it.

Many things were credited with its disruption — the movies, can-openers, jazz, hoop skirts, short skirts, short tunics, short furs, cigarettes, votes for women, the waltz, *chignons*,

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golf, birth control, gin, rouge, snuff, and mixed bathing. But these were mere accessories to the fact; the main demolisher in every instance was a new means of transportation. The most recent destroyer seems to have been the automobile; before that, the safety bicycle wrought havoc, and so, in their turn, did the locomotive and the stage coach. Unquestionably the pillion laid many a home low, the chariot emptied the atrium, and cave life broke down with the taming of the horse.

Homes flourished, then, only when a means of transportation was outmoded, and when there was little else but homes to go to. Whenever a new way to go places appeared, homes vanished. There lies the key to the whole mystery; if ever before discovered, it was carefully concealed. There is the explanation of the home's traffic, its visitors, its Big Moment, its absent poets, its high approbation. There, in short, is the secret of the quick-vanishing home.

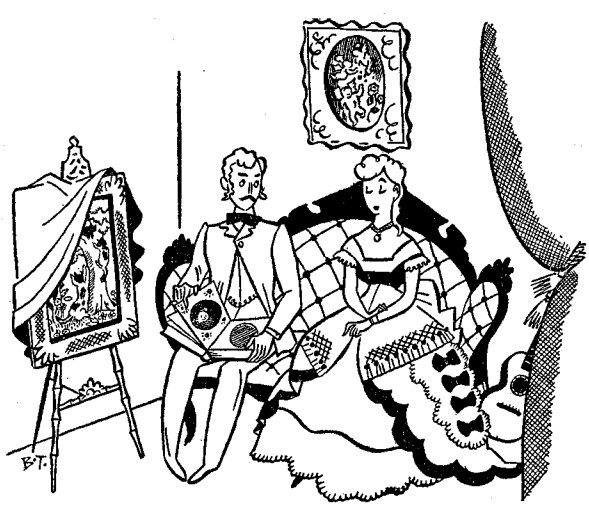
It was a place to escape from. Home dwellers could not endure it for long — hence the constant exits, the Sunday naps. They could not endure each other for long — hence the exchange of visits, to make family life tolerable. Poets longed for it when they had forgotten what it was like; they mourned it when they had an order for a mournful piece. Nothing went on in it that was any fun, hence the benison of church and state. Families did not crave to see dogs' ears pulled; they simply had nothing else to do. People stayed home only if they had to.

That was the home. There was, indeed, as a Mr. Payne observed, no place like it. People evidently hoped there never would be again. But the home is returning. At a time ideal for their purpose, when we have no money to go any place else and no new way to get there, those who shape the nation's destiny have so decided. Why, we shall never know. Our masters' minds are inscrutable, if nothing else. We may only guess.

It may be that they are merely following the unwritten law that the home shall be referred to in every oration, and that when nothing else can be done to them the people may always be made to live at home. Certainly Mr. Hoover's words bear out this supposition. Addressing the Presidential Conference on Home Building and Home Ownership, he said:

"Home ownership is a dream shared by almost every individual in our country, whether he live in hotel, apartment, or tenement. . . . It is a high ideal, the aspiration that each family may pass their days in the home which they own; that they may nurture it as theirs; that it may be their castle in all that exquisite sentiment which it surrounds with the sweetness of family life. . . . There can be no fear for a democracy or self-government or for liberty or freedom from home owners, no matter how humble they may be. . . . There is a wide distinction between homes and mere housing. Those immortal ballads — Home Sweet Home, My Old Kentucky Home, and Little Gray Home in the West were not written about tenements or apartments. . . . They were written about an individual abode, alive with tender associations of childhood, the family life at the fireside, the free out of doors, the independence, the security, and the pride in possessing the family's own home, the very seat of its being. . . ."

Statesmen have to talk like that.



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Why Not Teach Some of These Things?

by **CLAIRE WILLIAMS**

LAST FALL Mr. Leroy Burton inquired in THE FORUM (November, 1932), "What shall I teach?" A great many of us who teach have wondered about this very matter; have been driven to wonder, even when we were not naturally of a speculative turn of mind, by the various strange experiences we have come through.

Before we set out to do anything of any particular significance, it seems to me that we ought to be perfectly clear in our minds as to why we are about to do it. I do not think that there is in general any clearly defined understanding in America as to the real end of education. Many people seem to have believed that it is cultural. I watch every day a parade of small disciples going to our incredibly patient and valiant school nurse, to be head-hunted, inspected for itch, exhorted to take a bath and clean their teeth, and recommended to spend at least a few evenings a month away from the movies; and, as I watch them, I wonder if the persons who make out our flowery-sounding curricula have any idea of what Demos, upon whom these curricula are to be imposed, is really like. First-hand experience in public school teaching furnishes one with many illustrations of the fundamental absurdity of the assumption that we educate for culture.

Others seem to assume that the end of education is to train youth to earn its living. That seems to me also a mistaken assumption. Youth leaves high school at fifteen, sixteen, seventeen; just about the age when it is ready to begin to consider what it wants to do for a living. Surely free men ought to be allowed some reasonable choice as to what they are going to do during the best years of their lives. I do not think that one person in five hundred knows at seventeen what he really wants to do for his life work; some leeway of experimental experience should be afforded him. It should not be forgotten either that where boys and girls go to work too early they displace older workers with presumably more dependents.

I think that the end of education is to improve, slowly, steadily, decade by decade, the quality of the populace. We deal patiently with the itch, in our school, in the hope that the children of these little ones will receive more intelligent, decent care when their day comes. And I have often seen this hope realized. I believe that a tax-supported educational system exists primarily for the good of the state; in that case, the benefits accruing to the individual, great as they may be, are a secondary consideration, and so vocational training is not a proper function for the ordinary type of school. Before we set out to educate, we should decide exactly what things schools can teach which will tend to grade up the population.

LET SPEECH MIRROR THE MIND

I BEGIN with language. The gap in mental development between the civilized man and the savage is most easily estimated by observing the difference in language. The savage has a limited vocabulary, whose few words connote the ideas centering about a few simple, primitive experiences; he has an uncouth utterance and intonations, and supplements his deficiencies of language with uncouth grunts, grimaces, and gesticulations. In other words, he is about on a par in his linguistic attainments with the average American of the middle and lower middle classes. (I except of course the American's jargon about cars, airships, and radios.)

In normal cases, the power to express thought measures the power to think. A population that cannot express itself clearly and accurately cannot think. It is for the good of the

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state that its people should be able to think at least to a sufficient extent to explain why they do, or do not, want liquor sold legally, or why the fact that Alfred E. Smith is a Catholic should have made him a bad risk as an executive. At present the bulk of the population simply do not think at all, on questions of this sort. Instead, they rehearse favorite catch-phrases, which have the power to arouse in them this or that set of emotions which they enjoy experiencing; and they then proceed to vote or behave according as these emotions impel.

For the welfare of the state, then, its people should be able to think. To do this, they must be in command of language, which is the instrument of thought. To attain this command of language, they must be correctly instructed, while very, very young, by teachers who are absolutely, instead of relatively, competent — or, as occasionally happens, totally incompetent — in the use of language. What most educators seem to ignore is that speech habits are formed and set very early; our speech — diction, inflections, intonations, all are pretty thoroughly established by the age of five. I should recommend public nurseries for the children from poor backgrounds; in these nurseries I should have, not thousand-dollar-a-year drudges, but persons of quality — women of thorough education, with good voices, and perfect speech and manners; and I should have them teach these children correct speech, correct manners, and good health habits. The teachers I have in mind would not be cheap help; they would be persons whose attainments entitled them to high pay, and public esteem; and they would be absolutely the most important group among our educators.

This suggestion is not so wild as it may sound at first. It is an eminently sensible, practical plan. In the school in which I teach are many children of foreign-born parents. They come to us at five, they leave us between the ages of sixteen and eighteen. We spend a dozen years trying to help them get rid of queer accents and intonations; they are always at a disadvantage in all branches of their work, because their vocabulary is so incredibly limited; they may read words from the printed page fairly glibly, and still get no sense at all of what they are reading, because key-words here and there convey absolutely no meaning to them. To teach these children to speak correctly at the outset would be expensive; but so are battleships, cosmetics, prisons, and many other of the luxurious appurtenances of a progressive civilization. And it would be so much more efficient to train the children to speak well at the start than to waste time and strength trying to unlearn habits ineradicably established.

I emphasize the value of this early training in language, not only for the sake of correct speech, but for another reason: in infancy, knowledge of things advances at the same pace as our knowledge of language. As the child learns words, he learns about the things associated with them; that is, he gets incidental information along with special training. Intelligence tests to the contrary, the bulk of the population could learn much more if they had enough command of language so that they could read, listen, and talk understandingly. We should now have a much more intelligent electorate if so many of its members hadn't been going around up to the age of six or seven in heathen darkness.

You think this absurd? Well, recently I had an encounter with half a dozen youngsters of six; and to not one of them did the words "kind," "polite," and "good" convey any inkling of idea. After a while, one of them said, "I know 'good.' My mudder good. She give me meat." Bear in mind that these children came from respectable homes; they were well-fed, and decently dressed. Incidentally one of the group was the child of American parents with a tradition of gentility; and it was a little Italian who finally managed the definition. Children who at six cannot command a three-year-old's vocabulary are seriously handicapped; they may be very bright indeed, and appear very stupid. The more children know by seven, the better their chances are to learn a reasonable amount by the time they are seventeen.

The Gentler Graces

Next, I should teach formal manners. My idea of the purpose of democracy is to do away with a submerged element — serfs, peasants, what you will. It can do our state no good to have a large body of the population who have the disadvantage of peasant manners, without the grace of peasant virtues. It

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should constantly be borne in mind that our manners are a vital force in determining our characters. In our cellar, there is a joint in the furnace pipe against which I am constantly hitting my head. I celebrate these occasions by swearing horribly in a coarse voice. I am then — and please note that I don't say I seem — I *am* then a vulgar person, scum of the earth. But when I go with kind thoughts and gentle words to feed the poor chilled birds of winter, I like to hope that in a most humble way I am a sort of poor relation of St. Francis.

What one is is constantly being reshaped and conditioned by the fashion of one's speech and behaviour. If a state is to have a civilized population, its children must be taught to behave like civilized beings. This instruction, I think, should begin in the nursery schools. A child's universe is bounded by his skin; so is an infantile adult's; and the behaviour of these two types is likely to approach too close to savagery for the general welfare. About the most important thing the child has to learn is that the world is full of other people, whose rights he must observe, and with whom he must be scrupulous in the fulfillment of his obligations. You may think this a trite observation; but anybody who sees much of youth knows scores of young people of good family who grow to the age of sixteen or seventeen gloriously unaware that there is anyone else on earth who has any rights, or that they themselves have, or could possibly incur, any obligations to anyone else. Their negligent parents have failed to point out these elementary facts.

A sense of personal responsibility is about the most effective balance wheel a youngster can have; it does much to cure the "I didn't ask to be born" state of mind, and this sense of accountability can be trained into children if the training begins early enough. My school then should teach formally correct manners, by precept and by example, to save the state from what Mr. Mencken calls the booboisie, and to save the youngsters from themselves. A rude boy, an insolent girl, are their own worst enemies.

I recently assigned a composition on "Good Manners," and one of the essays thus inspired began: "Good Manners is not to have B.O. and Halitosis." It went on to elaborate this theme at great length and in intimate detail. I regard this essay as an interesting piece of documentary evidence as to the state of our civilization.

A few years ago, I was giving some instruction to an intelligent and delightful boy at the other end of the social scale. In the course of our work, we discussed some of the aspects of a murder trial in a near-by town, then much in the papers. The man on trial, driving on the highway, had been crowded into the ditch. He returned to town, borrowed a gun from one friend, some ammunition from another, and then went back and shot the man who had crowded him. There could not have been a clearer case of first-degree murder; when a man borrows a gun and goes back and shoots someone at whom he is angry; there is no escaping the fact that he has done premeditated murder.

I remarked that the jurors who failed to convict that man were bad citizens, and my boy astonished me by saying that he could not see how they had done anything out of the way. He felt that the man who had taken the law into his own hands to satisfy a personal grudge had done the obvious and sensible thing. I could not budge him from this position. He said that if anyone crowded *him* off the road, *he* would shoot to kill; it was his affair, not the sheriff's, and there was no occasion for anyone else to mix in. This, mind you, was the unshakable conviction of a highly intelligent, likable, well-born youth; his bringing-up was not that of an Al Capone, but I can't see that his attitude toward society differed so much. It hadn't been pointed out to him that there were important and binding laws outside his own will, and that by these laws his conduct toward others must be governed. The principal difference between this boy and many others of his class is merely that he is intelligent enough to be articulate. Such people lack that sense of responsibility, derived from recognition of fundamental laws of conduct toward others, which is the basis of good manners.

Educating the Body

Next, I should include in my school a great deal of physical training and of drawing for the sake of muscular control. The children enter the primary straight little figures, for the most part; and as I watch certain ones of them shambling out of the high school, twelve years later, with the right shoulder down two inches, head poked forward, and shoulder blades stick-

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ing out like bumpers, I wonder what we have done to them.

It is right here that I think schools as they are now run are most at fault. As matters now stand, those who most need physical training are least likely to get it; those who need it least crowd the athletic fields. I could spare a lot of futile drudgery in the so-called cultural fields in the interests of straight, alert, well-poised bodies. No system of popular education can be devised that would turn out really adequately trained, disciplined minds; that feat is not included among the possibilities of mass production. But it does lie within our power to do a great deal toward perfecting our pupils' physique. The worst thing I know about our schools to-day is that they not only do not provide adequate physical training, but that they do not even leave the children time to play out of doors in the sunshine.

I cannot emphasize too strongly the importance I attach to muscular control. It is as a means to attaining this that I should emphasize drawing. It would not signify, in my curriculum, that a child had an artistic bent; he should study drawing to learn how to use his hands with precision and neatness, and to help him retain the faculty of observation, with which, in my observation, nearly all small children are generously endowed, and which somehow or other they just about discard in the course of their eight or ten years' sojourn in school.

Furthermore, I should require some sort of handwork, to give pupils some practice in the use of tools. I should consult their individual preferences as to the kind of work they undertook, but handwork should be compulsory. My idea is that trained muscles, trained hands, and trained brains are a better preparation for life than a severely restricted vocational course, which may after all prove to have led the pupil into some sort of work that in maturity he is going to hate.

I should teach singing for the moral effect. Singing is the natural medium for the expression of happy feelings; and it is an inexpensive and immediately available release from all sorts of tensions and pressures, such as fear, despair, fatigue, boredom, *etc.* People who can sing in company without self-consciousness are pretty likely to be wholesome-minded, and good neighbors. It would be much better for the state to have the kind of people who can and will do their own singing, even though it is not very good, than those who loll back beside the radio and listen to crooners who don't sing much better.

I should teach an elementary sort of political economy, which would boil down to about this:

What goes up must come down, including stocks.

Kick hard enough against the law of supply and demand and you will stub your toe.

Starve the farmers too long, and you'll starve yourselves.

A protective tariff is a good thing for an infant industry, but when the infant gets to the size of United States Steel, it might be a good idea to try taking away his bottle.

If you spend more than you have, you'll be poor.

If you spend less than your income, you stand a chance to prosper.

If you are poor, you can't afford both trash and substantial things.

You won't usually get something for nothing.

You can't sell without buying.

No one man can gain an inordinate amount of money without causing hardship for other people; and this ought not to be tolerated.

I should endeavor to teach correct standards of taste and of value. I am a little bothered here; I see no way to do this, except by an authoritarian "Thus saith the Lord" style of exposition. In so many cases our youngsters go on the rocks because they have no sane standards of value. The steady stream of advertisements over the radio and in the magazines is a powerful agency of propaganda for paganism, able to corrupt a much stronger morality than most of our young people possess. I don't know where young people could look for authoritative information as to correct standards of value; too often their parents are lacking in this fundamental sense — witness silver coffins for gangsters, Luther Burbank's gardens going a-begging, millions on millions for highways and the fantastic ramparts that hem them in.

I do not think I am wrong in feeling that standards should be taught arbitrarily. It seems to me that the long and painful experience of the human race has all gone to prove beyond debate that some objects of desire are

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essential, others not; that some ways of behaving are good, others bad; that some things are priceless, to be fought for and held at all cost, while others only merit scorn. America's principal ailments, it seems to me, originate right here. Our people are in a wild confusion as to what they ought to want; yet they need never have gone so astray if the leaders and teachers of the people had spoken old truths with authority.

Teach Useful Subjects

Well, you say, what about the subjects ordinarily studied in our high schools? My answer here is short and sweet: it does not much matter, provided (1) that pupils are not forced into subjects that go right against the grain with them, and for which they can plainly see that they will never have any use. It is both cruel and senseless to force Latin upon a stupid boy who will certainly never graduate from high school; but it is equally inept to let a lazy boy slip out of Latin, if he is going to come to, at twenty-one or two, and discover that the one thing he wants to do is to study medicine.

I personally can see no justification for the teaching of any mathematics beyond arithmetic to any pupils except potential engineers and scientists, but I should hesitate dogmatically to condemn any of the subjects that appear in our curriculum, for this reason: we have absolutely no means of knowing in advance what the response of the different pupils will be to what we teach them. I have taught *The Idylls of the King* for what seems to me like a hundred and fifty years. I consider these poems drivel, and I say so plainly to my classes; and I invariably find many pupils who think them delightful and interesting. Now if they satisfy some need on the part of those who like them, to which I am blind, I should not be acting wisely to discard those poems, much as I should like to. I teach oratory. I regard this is a fundamentally and obviously ridiculous thing to do. In my eyes it is work about on the same plane as that of the sandwich man. And yet, not once, but many times I have encountered the thanks of pupils and their parents for what this work has meant to them; it appears to have satisfied some deep-seated need for some of these youngsters.

(2) My second proviso regarding the regular subjects of instruction is that any subject undertaken should be treated thoroughly. There is almost no other human quality so respectable as thoroughness; there is nothing that enhances one's self-esteem, that builds up one's self-respect, like feeling that one is thoroughly master of some field of knowledge, or some form of skill, no matter how elementary.

In my blacker moments, I think of our schools as parking places for the young, where they may be kept out from under the wheels of cars, and out of pool rooms until they reach years of accountability. We certainly can't make scholars of our children, and we shouldn't wish to; scholars are born, not made. Neither, I think, can we make them skilled tradesmen. I am not sure that it would not be presuming too much on our privileges to try to do so, and I can see many grave difficulties in the way of universal trade instruction, as — who would furnish the heads for the student barbers to practice cutting hair on (or off); who would furnish material for the student tailors, and what would you do with their handiwork? Other specimens of apprentice handicraft can be hushed tactfully and judiciously out of sight, but I can see appalling possibilities in the clothes made by learners.

I repeat what I said earlier: people of average ability *can* learn much more than they generally *do* learn; those teachers, those schools which put enough pressure on their pupils to demonstrate this fact, do them a great service, for in addition to what they have learned, these pupils experience the satisfaction that goes with achievement, and the self-respect that accompanies the task done thoroughly; and they form the habits of effort, and of effective workmanship.

I will state in conclusion that I do not expect the millennium next week; that the boys and girls I teach are for the most part a very reasonable and likable lot, and apparently very appreciative of the chance to learn; and while no one on earth could have a keener sense than I of the grotesqueness and inadequacy of the performances I have occasionally gone through in the process of trying to teach, I don't expect to go to my grave feeling so far as my work is concerned like the idle singer of an empty song. Many of my pupils will repeat the mistakes of their parents; some will go farther, and fare worse; but on the whole, they tend to make headway.

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Still the Land of the Free

by **HELEN BOYLSTON**

It was on the boat train going from Cherbourg to Paris. I stood with my nose pressed against the corridor window, watching with delight the tender green of the Normandy landscape as it rocked by, blurred and lovely in the rain. Presently a young Frenchwoman joined me. I had seen her on the boat and knew, as one knows these things about the people one sees on the boat, that she had been living for some time in America, and was returning to France to stay.

I turned to her brightly. "Aren't you glad to be coming home?" I said.

She gave me a brief hostile glance. "No!" she replied.

I gasped. "But why? How can you help being glad to come back to anything as lovely as this? Look there, at the lines of that farmhouse, and the thatched roof."

"Yes," she said bitterly, "look at it — damp, dirty, leaky, bug-infested thing! What do you think it's like to live in? Just remember that there isn't a single bathroom under one of those thatched roofs." She paused an instant and then continued passionately, "If you're going to talk about beauty, give me your beautiful, beautiful, beautiful New Jersey!"

This point of view is not so startling to me now as it was then. Six years of living in Europe, not in Americanized hotels, but in my own apartment, or my own house, have taught me much. No one can appreciate the values of the humane civilization more than I. It was a great relief to live in lands where there is stability; where the unity of the family life is a sacred and binding thing, very lovely to see; where education is real and very thorough, and where the atmosphere of culture is such that even the illiterate peasant absorbs it, for he sings arias from the operas as he walks behind his plow, and he will show you with pride and real appreciation the beautiful old things that have been handed down through the generations of his family.

In spite of these things, however, life in a society which exists for Mankind is not what the casual American visitor believes it to be. There is a point which he overlooks, and that is the fact that although the humane civilization exists for Man it does not exist for the individual. The individual exists for it, and that is a very different thing. It is excellent for society, but what becomes of that personal liberty which Americans, with their ingrained individualism, strangely believe that they cannot have at home, and even more strangely believe that they can have in Europe, not realizing that travel in itself is freedom?

Suppose that you have rented an apartment in Paris and object to the fact that there is only one tiny window in your bedroom. It would be very little trouble to put in another, and surely no one will mind if you put it in at your own expense. You interview the concierge and the owner of the apartment, and they do not mind — aside from thinking you insane, and insisting on a signed statement that you will not only pay all costs, but at your own expense will remove the window and replace the wall when your lease expires. The concierge then reports the matter to the police, who tax you according to the size of the window.

In America you may live in a glass house if you choose. The police do not care how many windows you have. Our sunlight and air may be restricted by tall buildings, but they are not restricted by the government. Individualism as we know it in America has no place in European society, and if you would live abroad you must accept the fact that all your movements will be supervised by a bureaucratic government which exists for the welfare of Man, and will

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see to it that you, also, exist for that welfare.

Bureaucracy is a strange thing to the American mind. One sees it working, relentless, rigid to the last detail. It nags insufferably, holding one back at every step with the adjective "impossible." Nothing is impossible in America. Any real American is constitutionally averse to using the word. If you find yourself in a situation in this country involving red tape no one will tell you that the thing you want to do is impossible. You will be told that "it can't be done now," or "it can't be done unless—." That "unless" may make it out of the question for you to achieve your end, but there is no one who will so betray his American soul as to admit that it couldn't be done sometime, some way.

Lithographs by Birger Sandzén

Pine and Aspen

Once I bought a car in Paris. It was only a Ford sedan, but before I had finished with that affair I began to wonder if I had not mistakenly bought a Rolls-Royce. First I paid the deposit. Then I must have a photographer come and take six pictures of the car, front view and side, with its hat off—though it looked just like any Ford Sedan. Then I must get it a passport. At the end of two weeks I had a sheaf of papers for that car which was half an inch thick, and I had visited five places to get them.

When at last I was allowed to drive the car away I was arrested almost immediately because no one had mentioned to me that I must have a little copper plaque on the instrument board with my name and address on it. I also discovered that one is not able to enter or leave many European cities without having to stop at the city customs office while the gasoline is measured and a permit given one to re-enter the city. A small matter, and part of an admirable police system, but nevertheless the individual is once more reminded that he exists for this society, which must be served, regardless of his comfort or convenience.

The manners of Europe's police are excellent, but the quality of their mercy is not strained — as any American will learn the first time he gets into difficulties about his *carte d'identité*.

Some night you will be returning home from dining with a friend and your taxi will be stopped by a gendarme who demands to see your *carte d'identité*. You have left it in your other purse. The gendarme is very grave, but if you are sufficiently well-dressed he will accompany you home and wait while you hunt for it. If you are not well-dressed, as was the predicament of an artist friend of mine who went out in his working clothes, you will be arrested and taken to the police station where you will have to wait until some friend can be found who will locate the missing card.

All this is designed to protect society, and it does protect it to a very great extent. I have no quarrel with it. I only wish to know what those Americans mean who say, "Oh, but in Europe one has so much more freedom." Freedom for what? Probably they are giving Europe the credit for the freedom which comes with traveling anywhere. But what about traveling in America, where there are no customs houses at every turn, no passports necessary, or identification cards, and where the police in every town do not insist on knowing the whys and wherefores of one's every move? Possibly the idea is that being strangers in a strange land one naturally does not encounter the same social restrictions that exist at home. But that does not mean that Europe has no social restrictions. It is not even necessary to travel in Europe to know that life there is absolutely rigid as contrasted with America. All the current literature of

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Cedar and Sentinel Rock

Europe is based on that assumption. I do not refer to the literature which concerns itself with degeneracy, but to those books which faithfully portray the life of the average European.

In more than one country of Europe a woman living in a small provincial town is unable to curtain her windows in the American fashion, giving light, air, and an unobstructed view of the outwide world, without being placed at once in the category of loose women, and having strange men break in upon her from the street.

Nor does the youth of Europe have an easy time. An American of my acquaintance once said to a European, "Apparently you do not trust your women as we do ours." The European smiled politely and replied, "My dear sir, we have every confidence in our wives and daughters. It is human nature that we do not trust."

And therein lies the difference. Americans are not fond of unpleasant realities, and since we suspect that human nature is not as perfect as we would like to think it, we pretend that it does not exist. The European point of view is more intelligent in theory, certainly. But what happens to the young people of Europe living under such a system? A French mother told me that since the war things have changed for the better. "Now my son may go for walks with a girl of his own class," she said. "Before the war if a young man wished for the society of a girl, he would have had to consort secretly with the neighbors' maids. Of course, even now, he can only go out with a group of young people — never alone with a girl — but at least he is associating sometimes with young women of his own station in life. It is better so."

A restraint which makes this bit of freedom seem great is hardly likely to encourage frankness and honesty in youthful characters. How is one to be candid and sincere when one is spied upon and balked at every turn from doing things which are innocent in fact and intention? The slyness which develops in the child grows to a bitterness of suspicion in the adult. Europeans suspect one another's every utterance, and their encounters with candid Americans leave them bewildered and prepared for the worst. Such idiotic candor can only mean that something is being concealed, and the tactless American is regarded as a master of deceit when he is only telling what he really thought, or describing what actually happened.

Under the circumstances it is not fair to censure the European for this attitude, but neither should one envy him the kind of life which has produced it. He is beset by laws and restrictions on every side. For the average European even his choice of a livelihood is narrowed down to two or three occupations.

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There is the gondolier of Venice, for example. One sees him sweeping through the beautiful old canals, full of laughter and song, swinging to the rhythm of his oar, his gondola a graceful shadow under the moon. Many a young Italian has desired to express his Italian soul as a gondolier, and has had only his longing for his pains, for unless his father, and his father's fathers before him have been gondoliers, it cannot be. The law forbids it.

Undoubtedly this is an excellent law and prevents there being an overabundance of gondoliers. But the young man who can never become one is likely to feel strongly that he is as much a slave to a machine as does the American who sees the pleasant and leisurely life of his youth being rushed out of existence by industrialism. In any case, the American can still find quiet spots in America, for there are plenty of them. But the young Italian can never become a gondolier.

One may argue that these matters concern only the lower classes. The upper classes are little better off. Where the government does not interfere with them, public opinion does. I knew a young man in Krakow, Poland, an ex-officer, of very good family. His father was ruined by the war, and the family was literally on the verge of starvation when the boy suddenly announced that he was going to work in a garage. When he told me about it some two years later, he was part owner of the garage and doing well. He said that his family and most of his friends still had nothing to do with him. He was a traitor to his caste. His family had relented sufficiently, of course, to accept his financial aid. "I could not see them starve," he said, and then confided to me shyly, "You know, I like to work. Do you think there would be a chance for me in America? I have heard that a man is honored there for working."

That boy is not an exceptional case. In many European countries there are finely bred gentlemen who are earning a precarious living in the performance of tasks far more menial than the work of a mechanic. But they feel, and their friends feel, that the war and hard times have reduced them to conditions of real degradation.

Surely our pioneers did not struggle in vain if out of their efforts has risen a civilization — like nothing they ever dreamed, to be sure — but a civilization which gives a man a chance and honors him for taking it.

A Few Comparisons

America has no dignity, one hears. America is noisy, hysterical, bad-mannered, childish. In Europe there is dignity. But is there? In the streets of Paris you will see old women bent double over the sidewalks, picking up cigarette stubs with a spike on the end of a short staff. Their gnarled and trembling fingers remove the stubs from the spike and place them in a bag which hangs from their belts. They earn their living by selling the tobacco from those stubs to the French government. The tobacco is re-made into cigarettes and sold to French smokers.

Our industrial civilization does not employ human beings in such an occupation, nor does it force its people to smoke discarded tobacco. It would appear that even on the surface here is an unexpected disregard for fastidiousness, for dignity, and for human labor, which is essentially human life. One cannot condemn all France because of her cigarettes, but in justice to America, so despised by lovers of Europe, one should realize that culture and tradition are not in themselves a sufficient basis for the assumption that life in a humane civilization is ideal, or, of necessity, dignified.

As for being bad-mannered and hysterical, all human beings become so at times, and Europe is no exception. In an international political crisis any of the European countries will have tantrums to the best of their ability. I might even say that they have a talent for hysteria. Shortly after the war, at the time when the question of the war debt was uppermost in the European mind, a friend of mine was walking along Bond Street in London. Just ahead of her she saw a young woman whose fur scarf was slipping to the sidewalk unobserved by its owner. My friend hurried to pick it up, and touching the young woman on the shoulder said, "I beg your pardon, but you dropped this." The Englishwoman looked at her levelly for a moment, took the fur without thanks, and said, "You're an American, aren't you? Well, I'm going to tell you what I think of Americans." And she did. She expressed herself freely and with perfect diction in regard to America and Americans as long as my friend was within hearing distance.

This is not an unusual circumstance. All Europeans are affected individually by national

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politics. I was in France when America came into the war, and I was kissed publicly and violently by total strangers, who breathed down my neck and wept upon me because I was a so magnificent American. But I was also in France when the French were deciding not to pay their war debt to us, and I was insulted daily by tradesmen, saleswomen, and my personal friends as well as by the general public. On the fourteenth of July, Bastille Day, in 1926, I foolishly went out in a taxi, in the evening, to watch the festivities. In a narrow, crowded street, full of dancers, my chauffeur was obliged to wait until the street was cleared before he could drive on. Someone in the crowd caught sight of me. Instantly there was a howl of rage. An American. An American woman! The mob surged around the taxi, screaming, cursing, and threatening. From the expression on the face of my driver I gathered that he did not care what happened to me, but was seriously concerned for the welfare of his taxi. He forced his way out, but not before a man had climbed up onto the back of the open taxi and struck me across the shoulders so violently that I was unable to move my right arm for two weeks.

The crowd was not to blame for its behavior. Government controlled newspapers were responsible for that. Wherever there are governments there will be propaganda, and it is not fair to the United States to take the attitude that we are the only nation which childishly swallows it without thinking, and behaves in an idiotic manner under its influence. So far in the history of the world European countries have shown no more good sense in these matters than the United States has shown — and they have had a much longer time to learn better.

Personally, I like Europe. I go there whenever possible, but I go because I like change, new contacts, new ideas based on an interestingly unfamiliar racial psychology, and because I like languages and am interested in international affairs. I go because it is different there, not because it is *better*.

There is a little town which I visit for the sole purpose of doing nothing but sit all day at a little table in the garden of the Imperial Hotel. It is cool and green there in the shade. The life of the town is lived in the street in an endless shifting of crimson and yellow costumes. There is drowsy music at all hours of the day and night, and peace settles gently upon one out of the heavy shadows. Outside the city wall the sea washes in among the cliffs, singing. I can enjoy all this because I am a leisurely American, coming there with no object but rest, and when I first went there I envied the proprietor of the hotel his pleasant existence in such a timeless spot. But I know now that his life is not so very pleasant. He is suspected of political intrigue, watched by spies, and he worries about his daughter's dowry and the fact that his only son will be snatched into the army for his military duty at a tender age. I am glad to be there. He wishes he had gone to America in his youth.

It is possible to appreciate Europe and still be aware that it has its difficult side, and that one need not regret being an American. Yet our writers and our travelers, returning home to tell of their wanderings, seem unable to realize that life abroad must have its flaws. Perhaps they haven't encountered any, which is nice for them, but their comparisons are unjust to America, since it is obvious that they have not penetrated to the real life of Europeans. The result of all this is that many of us are beginning to go about apologizing for crude Americans, and there is more and more talk about the charm, the dignity, and the leisure of life in Europe as contrasted with industrial America. If one must be of a pessimistic turn of mind one may well complain that all the world is a mess, and that is certainly more reasonable than taking the attitude that it is an exclusively American mess.

Two Varieties of Leisure

It is true that one may enjoy leisure in Europe. That is another of the advantages of being an American. Europeans, in spite of appearances, do not have time to be leisurely. The mass of the people must work so hard that they would never have any leisure at all if they did not take it while they work. Consequently life moves at a slower tempo than in this country. The women gossip at the fountains; your servant will walk four blocks to save a sou; everyone takes two or three hours for lunch.

But life does not seem so leisurely if you try to do something, or get something done in Europe. Someone once inquired of me as to

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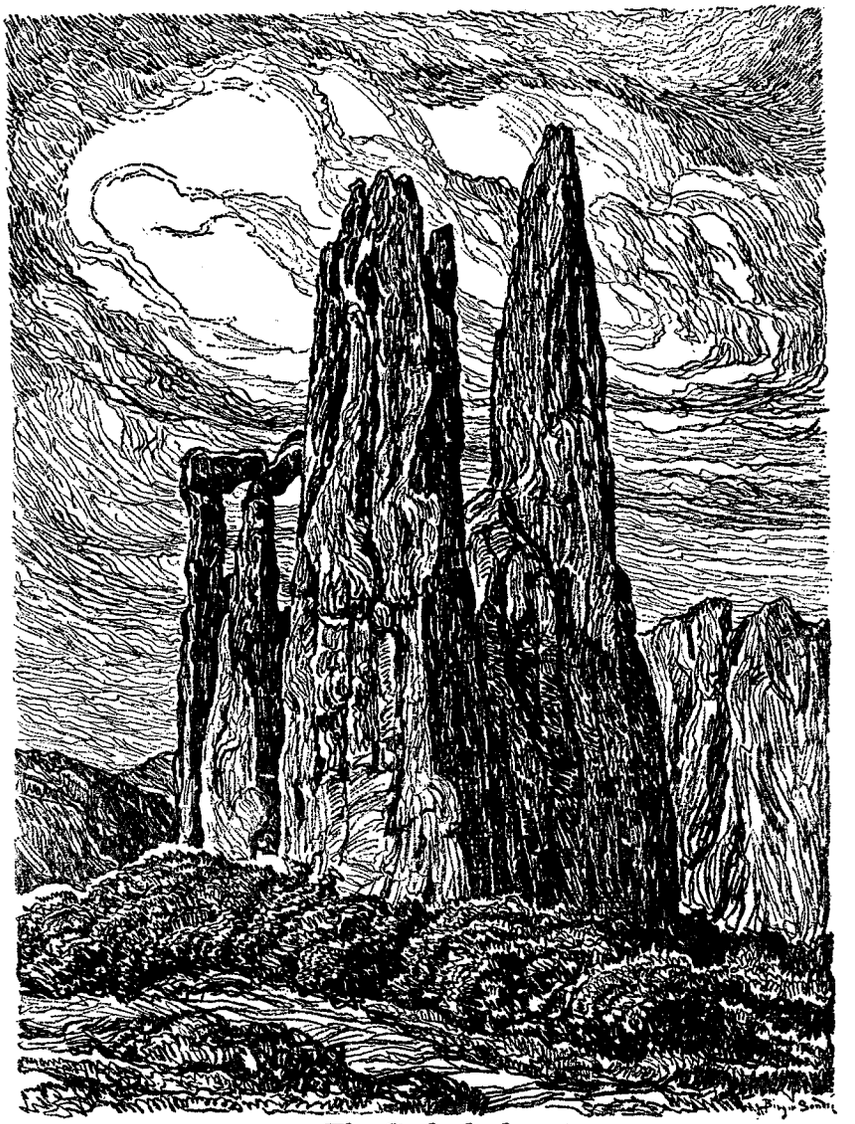
the best way to get a telephone call put through within a reasonable length of time. I replied, "Take a taxi," and my reply was perfectly sincere and not meant to be funny. One can dress, go out, pursue and capture a taxi, go to one's destination, say what one has to say, and return home in less time than it takes to telephone.

In the department stores of Paris one sees the cashier painstakingly entering every purchase in longhand, in a ledger. He writes down your name and address, the name of the saleswoman, the purchase, its price, the amount received, and the change given. He must do this because no one has altered the Napoleonic laws, which require all purchases to be recorded by hand in the presence of the buyer and the vendor. The atmosphere of leisure is very pleasant, but the expenditure of effort over a period of one day is staggering. The manager of one of the largest of the department stores of Paris explained this system to me and told me that his firm had had an American efficiency expert over to introduce American business methods, and that at the end of four months the American had left, unable to do anything to help them owing to his, and their, inability to change this law. In the small shops it is not so noticeable, and the law is sometimes evaded, though usually, if you are looking for it, you will find the entries being made in the same way, though at less, if any, inconvenience to yourself, or loss of time.

Most of us have seen the lovely vineyards of Switzerland, trained to grow most charmingly against walls. Every twig is tied in place by laborers whose work begins at dawn and continues until dark. Such a disregard and waste of human labor in comparison to money is destructive to anything approaching leisure. The ragged orchards of America are tended by machines. There is no outpouring of labor for long hours. When the laborer has finished his day's work you will find him at the movies or the amusement parks. He would rather spend money than labor, which is certainly indicative of the higher regard in which we hold labor — although both here and abroad the root is economic.



The Cathedral

But who has the most leisure, the European merchant with his two hours for lunch and ten more spent with his accounts, or the small-town American business man or banker who takes fifteen minutes for lunch, but at four or five o'clock closes the doors of his place of business, leaps into his car, and is off to the golf links?

Freedom of Speech and Action

These things are relative, of course. There is the old question of privacy. The European is appalled by our yards without walls and our Pullman cars. On the other hand the

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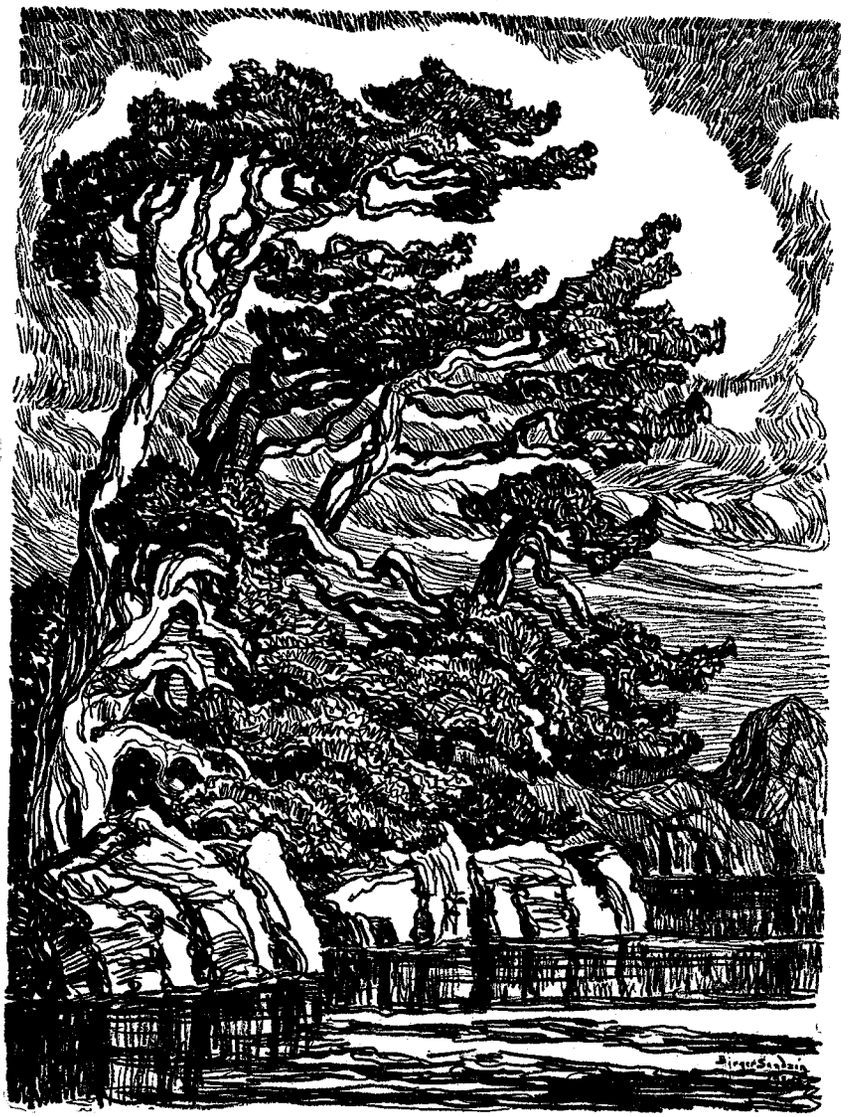

Dream Lake

American is horrified to find that nowhere in France, unless he owns his own house, can he have a guest for tea, or remain in town for dinner without having the fact recorded by the police through the institution of the concierge. As for Pullman cars — I have slept in a couchette in the company of an unknown gentleman whose brand of perfume was stifling. Furthermore my berth was too small to undress in, even the little I wished to undress, and I wanted the window open and he didn't. It was an experience I shall not forget in a hurry. One is at least shut off from the rest of the world in a pullman berth, and it is possible to undress in it completely and with privacy, though the movements necessary to do so may resemble those of a hen in a dust bath. And the window is your own affair. You may have your cinders hot and fresh or cold and musty as suits your taste.

And what would happen in any city of the United States if the local police, without the slightest warning, were to throw a cordon of men around a respectable suburb, and were to search every house there, just to make sure that everything was as it should be? Just what would happen? I quake to think of it. Yet this occurs in the city of Paris every few months and nobody utters a word of complaint except a few unruly Americans, who learn in time to keep their mouths shut.

That is another thing one must constantly do in Europe. One must guard the tongue, especially on trains and in Italy. The system of espionage is such that your most haphazard statement will be noted and probably misconstrued. If you are a tourist it won't matter, ordinarily. But if you are living abroad it may matter a great deal. Your house will be watched and you will be followed until it is certain what you meant when you used the word "Mussolini," or remarked that it was a swell day for ducks. One never knows who is listening or what they will do about it. One thing only is sure, and that is that someone is listening, and the someone is either a paid agent of the government or hopes to be.

I asked an Italian servant of mine, one day, why he preferred America to Italy. We were not in Italy at the time or I would have been more careful. He smiled, a broad flashing smile. Then he said, "Signorina, I think it's like this — in the States I can go out in the street and if I wish, holler at the top of my voice that the President is a fool. Nobody cares what I say. The President, he don't care. I am only poor nut hollering. In Italia, if I whisper in the ear of my best friend that Il Duce is a fool, in two hours the carabinieri will be at my door, and it's good-by Paulo. Not?"

There are many Americans who swear that no such espionage can exist. I have heard them swearing it. They have never seen the least

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sign of it, they say. They have been free, happy, and unmolested abroad. I do not doubt it. Why shouldn't they be? But the fact that one has walked the edge of a precipice in the dark, not knowing that it was there, does not remove the precipice.

One cannot say that this continual spying is not necessary. It is. I have known several Americans who at first refused to believe in its existence, and then, when they could not avoid seeing it, talked far too loudly about its being silly tin-pot politics. It is not silly and it is necessary. And it was that same tin-pot which recently involved America in a nice big war. European countries, jammed against each other's backs, each justly mistrusting the other, must protect themselves as best they can or they would be destroyed. Because the excellence of our position on the map of the world keeps us free from a similar necessity is no excuse for our being intolerant of less fortunate nations. On the other hand, though our escape from these difficulties is due to good luck and not due to any good management, it is one more reason for congratulating ourselves on our nationality.

And as for Beauty . . .

We have natural beauties in America which can compete with those in Europe, though our Europe-loving writers seldom speak of them. There are our great national parks, for instance; the Colorado Canyon; the Sierra Nevadas, and our great rivers. And in the cities we have succeeded in keeping some beauty. Commonwealth Avenue in Boston is as lovely as any boulevard in Paris. There is the Twin Peaks Highway in San Francisco. Is Paris more lovely from Montmartre than the City of the Golden Gate from Twin Peaks? No one who has ever seen it will forget the Grande Corniche drive fron Nice to Monte Carlo — or the Seventeen-Mile Drive from Carmel to Monterey. Where in Europe can the Bronx Park Speedway be equaled? I have seen the Danube from Elizabeth Bridge and the Charles River Basin in Boston, at dawn, and there was little to choose between them. Chicago has its Michigan Boulevard, and St. Louis has its Forest Park and Shaws Gardens. The Ozark Hills in Missouri and Arkansas have all the loveliness and splendor of the foothills of the Dinaric Alps.

And yet, reading the current magazines, one gets the impression that we are one gigantic slum, and that there is not a tree in the country. There are innumerable books written to expose the sordid dreariness of the average American life. My life in America has been hopelessly average, but it has not been sordid or dreary. In fact, it has been most delightful. The sheriff in the small town of Mansfield, Missouri, leads a life more romantic and wildly exciting than that of any famous gambler in Deauville or Monte Carlo. He has never *done* anything exciting as far as anyone knows. It is all in his point of view. And it is rather too bad that so many Americans are just now cultivating the point of view that the only place in which it is worth while to live, the only place where civilization exists, is Europe.

Creative America

After all, the beauty and value of a thing lie in its spirit, and the spirit of Europe is the spirit of things finished, the harmony of things which have grown together and fitted into each other during the historic centuries. In America it is a creative spirit — the creating of America. Surely there is more beauty in a living, creative effort, than in the finished thing from which the vitality has departed.

Whatever may be my regrets on leaving Europe, when the liner swings up the North River and I smell again the smell of New York, which is the smell of smoke and the sea, blended by the wind off Sandy Hook — when I hear again the rattle of winches, the bellowing of tugs, the ponderous mutter of incoming and outgoing liners, the scream of riveting machines, the roar of the subway, the thunder of the elevated — when I see the towers of New York stretching slim and tense into the sky above the fog, the sun glinting on the topmost spires, which rise higher and ever higher with that gigantic effort of creation which is America — then my spirits leap upward in greeting. I no longer think that Europe is the criterion of all earthly bliss, for I know that I am where I belong and I am glad of it.

Next Month — Another of Dora Aydelotte's Charming American Sketches — "Strawberry Sociable."

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Radio Reviews

Suggestions for the Silly Season

by **CYRUS FISHER**

THE merry, merry month of May will be, if present tendencies continue, not merry at all for radio executives. For the truth is that many of their sponsored programs are petering out. The advertisers, those Angels of the air, seem to be growing weary of subsidizing broadcasts in the hope of not always certain profits. They are still playing ball, of course, but some of them are losing their zest. In short, signs indicate a cracking in the antiquated method of nourishing the business of broadcasting.

Now if radio productions aren't bright enough to attract a paying audience, the good Lord alone knows what excuse they have for being. Why not — this is just an idea, understand — experiment? With millions of potential listeners, a system of family "listening tickets" good for a year, at a price less than you pay for one evening at the theater, might be arranged. The resulting sum, along with the money accrued from the better sponsored programs which would still be welcomed, could be devoted to the cultivation of a radio fare which might prove to contain a higher vitamin value on the average than that now fed us.

As I say, it's just a suggestion, and I only wanted to get it off my mind before going on to the business of the month.

THE GENTLEMAN FROM INDIANA

"*Maud and Cousin Bill*," with Andy Donnelly, Vivian Block, Harold Vermilyea, and an experienced cast. Booth Tarkington, continuity. Winifred Lenihan, direction. Edward Jewett, announcer, assisted but not helped by George Rector and Judge Gordon. O'Keefe, production. Jackson, sound engineer. Novy, sound effects. Sponsored by Great Atlantic and Pacific Tea Company. 2 minutes, 30 seconds' advertising time. N.B.C. Regional WJZ network. 6:00–6:15 P.M. EST. Every Monday, Tuesday, and Wednesday.

For one who has placed *Penrod* and *Seventeen* on the shelf next to *Tom Sawyer* and *Huckleberry Finn* it is not easy to be fair to Booth Tarkington's "Maud and Cousin Bill." Why couldn't *Penrod* have been dramatized instead? This lamentation comes because Mr. Tarkington's first radio serial rocks along at a dead level of efficient mediocrity. Winifred Lenihan's direction and casting are competent and thorough, but not particularly inspired: she has nothing to be particularly inspired about. Of the cast, "Cousin Bill" is genuine through the expert manipulations of young Andy Donnelly, and the others stumble against no serious obstacle, although Vivian Block's "Maud" would do well to watch her giggle. I am sure children will like what Mr. Tarkington has prepared, but children also like many programs prepared by authors incapable of giving the rest of us what we have the right to expect from the winner of two Pulitzer prizes.

ACCORDING TO FORMULA

"*Vic and Sade*," with Arthur Van Harvey, Bernadine Flynn, and Billy Idelson. Paquin, production. Rhymer, continuity. Sustaining program — no advertising. N.B.C. WJZ network (from Chicago studios). 9:15–9:30 P.M. CST. Daily except Sundays, Mondays, Saturdays.

Here is another toiling camp follower in the wake of the continued serial type of program popularized by "Amos 'n' Andy" and "Myrt and Marge." Arthur Van Harvey has a few moments of life as "Vic," but the two other principals, Bernardine Flynn's "Sade" and Master Billy Idelson's "Rush," freeze the action and destroy the sense of actuality. The program is parsimoniously produced. There is much shouting over fences at neighbors who don't reply because they don't exist.

"*The Foreign Legion*," with Marigold Cassin, Douglas Hope, Vinton Haworth, Willis Cooper, Stanley Andrews, John Daly, Ray Appleby, and Tom Shirley. Appleby, direction and production. Harlow Wilcox, announcer. Gregg, sound engineer. Johnson,

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sound effects. Cooper, continuity. Sustaining program — no advertising. C.B.S. 10:00–10:30 P.M. EST. Every Thursday.

Here we have the gruff American sergeant with a heart of gold, the Spanish legionaire with rolling "*Car-rambas!*" punctuating every sentence, the pure and handsome American corporal, a lovely girl, a dashing French lieutenant with a third-year French accent, an Arab of penetrating philosophical outlook, stirring music, the eternal mystery of the great desert. Here we also have the mystery of why anyone should want to listen to such pedestrian hokum.

In each of the episodes I endured, the lines of action were so clumsily drawn that three minutes' listening to the opening was enough to predict the dramatic dénouement. In the last episode to receive my attention, the tripe-lined American sergeant, played by a Mr. Ray Appleby, who also directs this museum piece, was supposed to fall from an airplane and be killed. Then a bomb was dropped upon the man and exploded. Right then I decided if the gent was brought to life again at the close of the program to furnish the grand melodramatic finish, I would have ample excuse henceforth to devote my interest elsewhere. He was and I have.

The Musical Hawkshaw

The Tune Detective, with Dr. Sigmund Spaeth. Direction and continuity by Dr. Spaeth. Liversidge, production. Sustaining program — no advertising. N.B.C. WJZ network. 10:00–10:15 P.M. EST. Every Tuesday.

When young Sigmund Spaeth wrote his Ph.D. thesis with the imposing title, "Milton's Knowledge of Music: Its Sources and Significance in His Works," it is to be doubted if he could imagine himself, twenty-three years later, diverting an amused radio audience with another version, "Song Writers' Knowledge of Music: Sources and Significance of Their Works." He conducts his dissertations with a sly mixture of pedagogue and vaudeville artist. I regret that his programs are limited to the East by regional broadcasts.

Vallée Revisited

Fleischmann Hour, featuring Rudy Vallée and his Connecticut Yankees and various guest artists. James Wallington, announcer; Dr. R. E. Lee, who talks without, I suspect, the wholehearted support of the American Medical Association. Larson, production man. Redfern, sound engineer. Faulkner, continuity. Sponsored by Standard Brands, Incorporated. Only 2 minutes, 25 seconds' advertising — a most praiseworthy accomplishment! N.B.C. WEAF network. 8:00–9:00 P.M. EST. Every Thursday.

Let me say at once that Rudy Vallée, despite his honeyed personality, is one of the most accomplished program mechanics now enlivening the air. His hour, always first-rate, has been enormously improved since last July when it was first honored in these omniscient paragraphs. But the new, richly varied, fluid tempo of Fleischmann's Hour has been established at the expense of the orchestra and Mr. Vallée. He has inserted from twelve to fourteen periods in his hour. Half of these, and by far the longest, are given to some of the brightest stage and cinema names ever to shine above a marquee. Mr. Vallée and his Connecticut Yankees have been reduced to five or six short tunes, nothing more than smoothly executed introductions to the variety acts. Each week's hour presents the most lavish grouping of talent I've ever heard on one presentation. Not one or two guest stars, as you might expect, but half a dozen at a time! Jane Cowl, Rollo Peters, Jay Flippen, Mae Usher, and the team of Clifford and Marion, for example, were cast for one night's show.

In addition to approximately six variety turns, there is also included a twelve-minute scene from a play of the moment, or one well-remembered; these are often curiously good. Altogether it is more than stupifying to witness a gentleman who has stated that he wished to be considered a crooner (I said he wasn't and I still say it, so there!) deliberately pushing his own personality and orchestra aside for the benefit of what must be admitted is nearly always a wholly pleasing hour.

New Lows

"*Betty Boop*," with Mae Questel, Bradley Barker, Morris Manne, Max Manne, August Wicke, Max Fleischer, and Vic Irwin's orchestra. Alois Havrilla, announcer. Sweets, production. Wies, sound engineer. Sound effects (one of the most important items on the program) by no specified technician. Fleischer, Irwin, Scudder, and Arnold, continuity. Sustaining program — no advertising. N.B.C. WEAF network. 6:30–6:45 P.M. EST. Every Friday.

During "Betty Boop's" flimsy adventures in her broadcast appearances she is abetted by such ingenious characters as "Kasper Kangaroo," "Molly Mule," "Gus Gorilla," and "Bimbo the Dog." See? These creatures are allotted grunting and speaking rôles. Of the

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two, the grunts express the more dramatic emotion. You probably will not care to permit your children to listen to "Betty Boop." And unless you have need of an irritant, you'd better stay away too.

Smiling Ed McConnell, with Ed McConnell. Miller Everson, announcer. McConnell, production and continuity. Hamel, sound engineer. Sponsored by Acme White Lead and Color Works. 14 minutes' advertising time. C.B.S. 2:00–2:15 P.M. EST. Every Sunday.

Rarely will you encounter such an embarrassingly bad performer as Mr. (Smiling) Ed McConnell. He drips with manufactured cheer. He is listed above as fourteen minutes of advertising, because his primary function *is* advertising, not entertainment. If you are interested in what he is advertising, I suggest you write the sponsor direct and save yourself the time of tuning in.

Spring Songs

"*The Saturday Night Dancing Party*," featuring B. A. Rolfe's Orchestra, "Men About Town" trio, and other talent. Sponsored by Hudson Motor Car Company. 5 minutes, 45 seconds' advertising time. N.B.C. WEAF network. 10:00–11:00 P.M. EST. Every Saturday.

A voice announced as "one hundred and forty-five pounds of personality" comes in three times for a total of over five raw, nerve-shattering minutes of ballyhoo in the Floyd Gibbons style and nearly manages to curdle Mr. B. A. Rolfe's dance hour. The Rolfe tempo has been softened since the old "Lucky Strike" circus days, but his music is still better to listen to than to dance to. Messrs. Jack Parker, Phil Dewey, and Frank Luther, accompanied by Will Donaldson, who also does the arranging, make the "Men About Town" trio the hit of the sixty minutes.

"*André Kostelanetz Presents*," with André Kostelanetz directing Columbia's symphonic-dance orchestra. Sustaining program — no advertising. C.B.S. 8:15–8:45 P.M. EST. Every Sunday.

Floridly modern music with elaborate trimmings and thematic variations makes this thirty minutes of rich musical fare. Not for dancing. At this writing the program is sandwiched between the two "John Henry" acts, but I hope for a rearrangement.

Red Nichols and His Orchestra. Sustaining program — no advertising. C.B.S. Middle-west and West. 6:15–6:30 P.M. PST. Every Monday.

Mr. Nichols is responsible for the most exciting dance orchestrations heard for a long while. His orchestra combines a well-defined beat with harshly vivid patterns of counter melodies against the major motif. The dissonant and bold arrangements may please the cavalier better than his lady, but both will find them excellent for dancing.

Don Bestor's Orchestra. Sustaining program — no advertising. N.B.C. Limited WEAF network. 1:00–1:30 P.M. EST. Every Saturday (the date may change by the time you read this).

Mr. Bestor's orchestra has a soft and easy swing, colorful and varied, with none of the folderol arrangements which our more publicized dance orchestras seem to enjoy. There is more than the average number of new tunes on this program. Excellent for dancing.

Odds and Ends

Five recommended regional ingredients for a radio cocktail: WEAF's weird harmonies from "The Four Sharps," 10:15 A.M. EST., Tuesdays; Boake Carter, smooth and timely news editorialist, C.B.S., 7:45 P.M. EST., daily except Saturdays and Sundays; Pacific Coast's half-hour Demi-Tasse Revue for its lively music, 7:30 P.M. PST., Mondays; KDKA's pleasantly serious Atkinson String Ensemble, 7:15 P.M. EST., Saturdays; and WLW's Friday 11:30 P.M. dance orchestras.

Remember Fanny Brice and George Olsen's orchestra, N.B.C., WEAF national network, 8 P.M. EST., Wednesdays.

Salty Tom Howard has recovered from the Chesterfield mishap. Try him this Friday along with easy-voiced Jeannie Lang and Harry Salter's orchestra, N.B.C., WEAF national network, 9:00 P.M. EST.

Fray and Braggiotti's piano variations of classical themes — Chopin into jazz, and vice versa — must be heard to be believed. C.B.S., Sundays 7:30 P.M. Fridays 10:45 P.M.

We are due for a rage of swashbuckling romances. Two versions of "The Three Musketeers" have already been recorded. A large middle-western station is about ready with Scott's "Redgauntlet." Others are coming, and why not?

For a week I got up early enough to tune in "Cheerio" and his canaries. Henceforth I won't be deluded into sacrificing sleep for doses of optimism.

Best "don't" of the month: WEAF's "King Kong."

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OUR ROSTRUM

These columns are open to brief letters commenting on articles that have appeared in The Forum. Due to space limitations, the Editor reserves the right to publish the letters only in part.

The Spread of Regionalism

To the Editor:

Governor McNutt of Indiana told me that he had read my article ("Regionalism," March FORUM) and that he was contemplating having a conference with Governor White of Ohio, Governor Herring of Iowa, Governor Horner of Illinois, and possibly two others concerning common economic problems, which might lead to regional action.

There is a bill pending in the Legislature of Pennsylvania, and also in the lower house of New Jersey, asking Henry Toll, Director of the American Legislators' Association, to call a Regional Conference of truck interests for nineteen states with the thought of arriving at a "Regional Compact" for regulation of highways.

A conference of the Interstate Commission on Conflicting Taxation, of the American Legislators' Association, agreed to the following report:

"The so-called Compact Clause of the Federal Constitution (Art. 1, Sec. 10) opens the way for the several States, with the consent of the Congress, to negotiate similar treaties among themselves and with foreign powers for the purpose of preventing inequitable multiple taxation. Indeed the Compact Clause would appear to hold forth even greater possibilities than this. It would appear to permit the setting up, by joint agreement and with the consent of Congress, of interstate tax authorities with the power to bring interstate uniformity and coordination into the sphere of tax administration. In other words, just as interstate agencies have been set up for the equitable apportionment of waters of an interstate river or drainage so would it appear reasonable to set up agencies for the equitable apportionment of interstate income sources."

I have a letter from Eugene Meyer, Governor of the Federal Reserve Board, indicating they are seriously thinking of the possibility of regional in place of state banks, as one part of the solution of the banking problem.

BURDETTE G. LEWIS

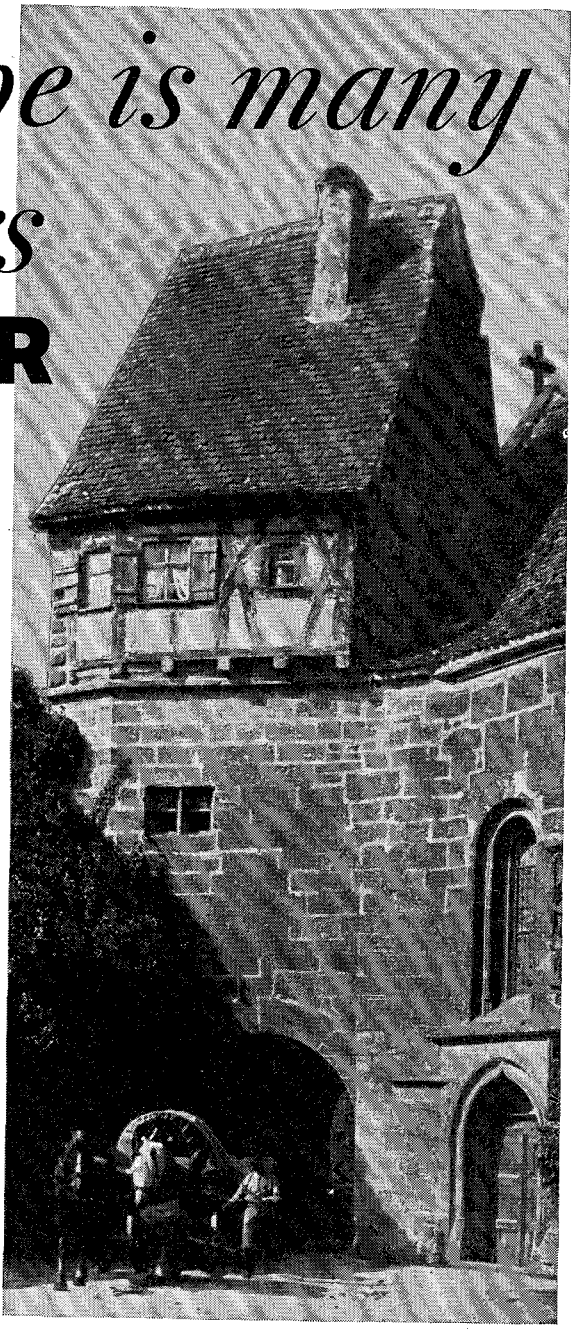
Chicago, Ill.

The Truth About Arkansas

To the Editor:

With a considerable degree of interest and no small measure of disgust I have just finished reading in the March issue of your magazine an article entitled "Going, Going, Gone!" by Mr. Paul Sifton. At the outset I want to say that

Europe is many dollars NEARER THIS YEAR



RED LETTER DAYS are on the bargain counter . . . A limited budget today will cover more of Europe than has been possible for many, many years.

We have just published a little book which gives facts and figures about European travel this year. It's FREE.

Steamship rates are low. You can go over and back for as low as $184 tourist class. You can go on one of the popular tours for 30 days for as little as $346, *all* expenses.

It will be a colorful year in Europe. It's Holy Year in Rome. Musical festivals in honor of Wagner will delight the traveler in Germany. Send the coupon. See how easy it will be to PACK UP AND GO.

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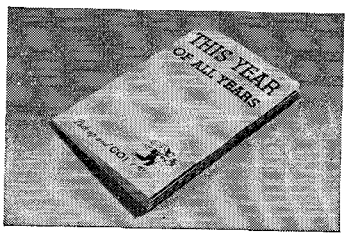

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Our Rostrum

this article contains so many untarnished falsehoods that there is no power under Heaven that can correct the grave injustice done the people of Arkansas through its publication. Mr. Sifton evidently started out to concoct a contumacious diatribe against the state and the people of Arkansas and refused to be deterred from his purpose even by the indubitable evidence of the falsity of his statements which a tour of this state could not have failed to supply.

The part of the article devoted to Arkansas, entitled "Hub-Deep in Arkansas," deals particularly with the condition of the highway between Jonesboro and Memphis. A few days before I read Mr. Sifton's article it was my pleasure to travel over that highway with a party of Jonesboro people en route to Memphis to attend a violin concert by Fritz Kreisler. Mr. Sifton says that he averaged ten miles an hour over the highway. Either he was so enthralled with the scenic beauty of Arkansas, or was so thoroughly determined to find something about our state to berate, that he traveled at the slowest rate possible. The party of which I was a member negotiated the distance quite comfortably in one hour and forty-five minutes. The distance is seventy miles, and all of the road is either concrete or asphalt, with the exception of an eighteen-mile stretch of gravel highway between Trumann and Marked Tree.

You call your magazine "The Magazine of Controversy," and if the connotations of that motto have been correctly interpreted, you are interested in having both sides of any question discussed in your magazine. For this reason I am asking for the privilege of replying to Mr. Sifton's ephemeral hodgepodge of puerile piffle, conceived, doubtless, for the entertainment of those moronic denizens of your eastern states whose greatest pleasure apparently is in laughter at fanciful stories of our lack of civilization. While I personally am inclined to emulate the immortal Barnum and tell you that we don't give a damn what you say about us as long as you say something, still I should like to have the opportunity of disseminating through your columns at least a remote semblance of the truth as regards Arkansas highways.

DONALD MURRAY

Jonesboro, Ark.

Mr. Sifton's Rejoinder

To the Editor:

I hope you will find space to publish Mr. Donald Murray's letter practically in full. You owe it to your readers; its eloquence is all too rare in these latter days. Although I would not break his oratorical stride for worlds, it might be pointed out that his remarks are based

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Our Rostrum

on one question of fact: the state of the road from Memphis to Kansas City, via Jonesboro. Had he read more attentively, he would have noticed that in my article the worst part of the road was *north* of Jonesboro. But there was plenty of bad road *south* of Jonesboro. His boast that he made the seventy miles to Memphis in an hour and three-quarters proves this to anyone who knows how inured Arkansawyers are to their own roads. I did not give our *average* speed as ten miles an hour. Though Mr. Murray is flattering about the power of my few words, I doubt that they have hurt the people of Arkansas or that his reply will help them very much. If he likes Barnum's aphorism about the importance of getting into print, I offer him Fannie Brice's remark: "I don't mind if you put a picture of a horse in the papers, as long as it has my name under it."

PAUL SIFTON

New York, N. Y.

The Miami Herald Comments

"We take the time from more important things, to tell THE FORUM that it has been bunkoed, if it has paid anything for this Sefton stuff.

"Miami is not disgusted. It has had and is having the most brilliant and most prosperous winter season in all its history. Visitors are spending hundreds of thousands every day. Hotels and apartments are full and there are no such frantic advertisement as Sefton relates.

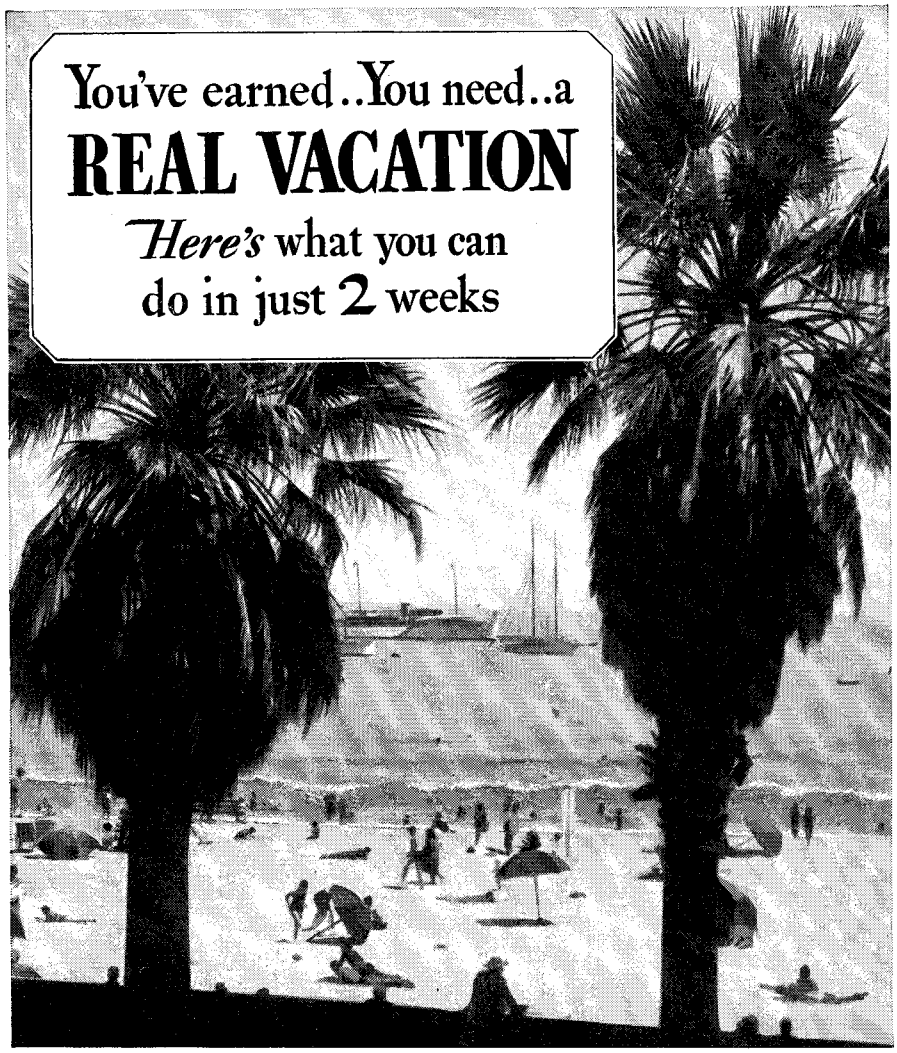
"And Sefton says his picture of this city is not the real Miami. It certainly isn't. He has distorted the view so that it cannot be recognized as Miami, the city that is going on in its smiling way in spite of such penny-a-liners, as the gloomy FORUM admits to its columns."

Florida's Prosperity

To the Editor:

I am enclosing a clipping from *The Miami Herald* of March 8, 1933, commenting in a rather sarcastic manner on a travel sketch by Paul Sifton in the March issue of your publication. In the interests of truth and fair play I wish to say that I wrote *The Herald* yesterday that their editorial writer was not fair to THE FORUM contributor, whose greatest fault seems to be that he dared to look below the surface.

I have spent about six years in this state — four years continuously; three successive winters in Miami. The unemployment situation is deplorable. The number of homes repossessed by the building and loan associations is a pretty good indication of this. No doubt there would be hundreds more "employment wanted" ads if it did the unemployed any good to spend money for them. Personally, I have tried in vain since the



Palms . . . Sunshine . . . every vacation joy 'mid cool Pacific breezes

BREAK AWAY from routine sights and scenes this summer. Within the usual time and cost limits of an ordinary vacation, you can visit *Southern California* . . . and come back with energy renewed, imagination stirred, your whole life enriched by the memories of an unforgettably glorious experience.

From most points in the country, even a two-weeks vacation gives you at least eleven days actually here. Costs while here (normally about 16% under the U. S. average) as well as costs of *getting here*, have been further drastically slashed—lowest in fifteen years. Clear, rainless days and cool nights (you'll sleep under blankets) will restore your joy of living. What a wealth of ways you'll find to have a good time in this world-playground:

All your favorite sports in new, inspiring settings. The broad beaches and bright pleasure-islands of the blue Pacific. Crystal lakes in mile-high forests, and nearby, the eternal snows of a real glacier. The glamorous foreign atmosphere of Old Mexico, of ancient Spanish Missions, palms, orange groves and a port where ships from the seven seas lie at anchor. The gaiety of Hollywood, world entertainment center. The delights of Pasadena, Glendale, Santa Monica, Beverly Hills, Long Beach, Pomona and scores of other cities surrounding big, cosmopolitan Los Angeles. Come, enjoy it all this summer, when you need it most!

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To help you plan, we offer *free* one of the most complete vacation books ever published . . . just off the press . . . 72 pages, 150 interesting gravure photographs, map, information about routes, itemized costs and day-by-day details of everything to do and see here. Send coupon today for your free copy. Or for further authoritative, unprejudiced information, write us your own questions about a Southern California vacation.

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We couldn't remember what we came to forget

Fort De Russy's gun salutes the sunset. Five o'clock on Oahu. The sun drops down for its dip in the southern sea. A moon rises behind Diamond Head.

Five o'clock now... dinner at eight. Time for one more flight down white wavecrests. Then a shower, tingling against sun-warmed skin. Dressing leisurely with the sounds of tinkling glasses and laughter coming from a nearby lanai.

Outside the window, dusk. Waikiki's lights twinkling to the early stars, and away on the coral reef the puff of white surf, the mystic flare of torches where natives fish with spears. Here surely is the place where you can forget! Forget... forget what? We can't remember... It doesn't matter.

But Remember This

Seeing Honolulu and the island of Oahu is just one-fourth of your Hawaiian adventure. You can cruise by plane or steamer from Honolulu to the isles of Kauai .. Maui .. and Hawaii. ¶305,059 U. S. citizens are waiting to welcome you ... *now*. ¶Thanks to the cooling trade winds the thermometer will stay below 85° all summer long. ¶This is the season (March—September) of the beautiful flame trees ... gardens growing in the tree tops. ¶385 pounds is the record swordfish catch with a regulation 24-thread line in Hawaiian waters. ¶There are 20 golf courses on the islands.

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HAWAII

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The Hawaii Tourist Bureau will, upon request, mail you FREE, *authoritative information about the Islands. For a special booklet on Hawaii, with picture maps, send 10 cents for cost of handling.*

Our Rostrum

month of July, 1930, to secure employment here, although I have been well recommended.

The bulk of the local people appears to be in an impoverished condition, living from hand to mouth and constantly worrying about taxes they cannot meet. Most storekeepers carry on with difficulty — too much competition with resultant low prices.

Yes, "Rooms $1 a Person" signs have been up along Biscayne Boulevard ever since I arrived, early in the month of October, and real estate men tell me that well furnished homes do not rent at anywhere near the figures they did in previous years. Rates at hotels have been materially reduced, and a nice meal can be bought for fifteen cents in a number of places here in town. This helps to explain the comparatively large number of visitors this year.

The weather has been very favorable this season, and this added to the fact that it has been possible to live cheaper here than at home seems to be responsible for Miami "prosperity." Naturally in a period of national and international stress the tourists are not in the spending mood, and most of the local people have little or nothing to buy with.

Albert E. Anderson

Miami, Fla.

Jews on the Radio

To the Editor:

I enjoy Mr. Cyrus Fisher's radio reviews very much. He is a keen and honest critic. The greatest fault with the radio now is that the air is everlastingly clogged with Jews: Jew comedians, Jew shouters and crooners (I will not call them singers), and Jew orchestra leaders. Is there no talent among the gentile entertainers, or is it being crowded out? Why they are even using Jews on the Armour Ham program!

Some sort of law prohibiting cruelty to Jew entertainers should be enacted, for a listener cannot help suffering in sympathy when he realizes how tremendously hard they must work for their laughs. One reads of poor Ed Wynn working for fifty or sixty hours, searching old books, papers, etc., in the preparation of his foolishness, of the dreary work of Jack Pearl, Eddie Cantor, Al Jolson, Georgie Price, before their deathless utterances shall make the trained audiences roll in the aisles. Shades of beloved Mark Twain, that humor has descended to such a lowly station!

Each alleged comedian has his patented style of comedy. You can expect Ed Wynn to make a silly play on words and to interject "Soo-o-o-o" at stated intervals. Jack Pearl relies on his pronunciation and a few standardized expressions. His exaggerations are plain tripe and are not

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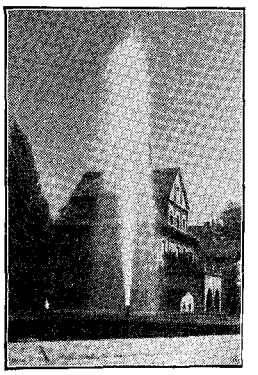

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Our Rostrum

to be rated with the original Baron's stories. However, I like Wynn and Pearl, for they do not insist on singing.

Eddie Cantor's stuff clicks well with the feeble-minded. His voice has that Jewish inflection which irritates me, and therefore I can never enjoy his singing. He relies on his trained audiences to scream with laughter so that the yokels listening in understand the program is really funny. A few weeks ago Eddie was in Florida with no audience to back him up, and his part of the program was terribly flat.

My pet abomination is Al Jolson. His singing drives me nuts, for it reminds me of poor sheep in a slaughter house. But he persists in singing, in fact promising beforehand that he is going to sing a lot of songs in this program. Thank God, he is off the air now. Chevrolet couldn't get rid of him fast enough. I therefore rejoice. Now if that unspeakable Georgie Price would imitate a fish and stay under water for just one hour, my cup of joy would run over. He gives me the brrrr's.

And then the hordes and droves and swarms of Jew orchestra leaders. And the hordes and droves and swarms of Jew song writers. I hate like hell to smash my radio, for sometimes I catch a few notes of grand opera, and maybe a song by John Charles Thomas or Richard Crooks, and I realize that perhaps there must be some genuine entertainment still left.

I have studied music and played in bands and orchestras for years. The old, beautiful songs cannot be sung by Jews, owing to the harshness and inflection of their voices. Therefore, they are striving to popularize the talking style of singing, the jazz-off-key style, shouting, crooning, etc. They have debauched music like everything else that they touch.

Outside of these few criticisms, I have no fault to find.

BERNARD SAMUELSON
Superior, Wis.

Why Mr. Samuelson!

To the Editor:

I have just read Mr. Bernard Samuelson's letter and I'm surprised at him, talking like that.

Did it never occur to him that a bad comedian is a bad comedian in any dialect? And that if Georgie Price is no scream, it may not be because he is a Jew, but because he is Georgie Price?

Suppose every time I accidentally tuned in Bing Crosby or Norman Brokenshire I cried, "Hah! A Christian dog!" Would that explain it? Come clean, Mr. Samuelson: you know it wouldn't. Those things are likely to happen to any race. Some races just get around more than others.

Understand, I feel just as badly as you do about Rubinoff. Him and his violin.

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HOW TO PROTECT YOUR CAPITAL AND ACCELERATE ITS GROWTH. When to buy and when to sell — an interesting discussion of these questions from the technical viewpoint is presented in this folder. A. W. Wetsel Advisory Service, 1540 Chrysler Bldg., New York City.

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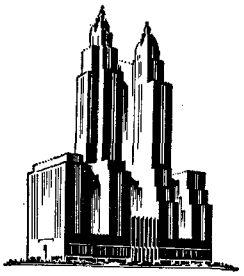

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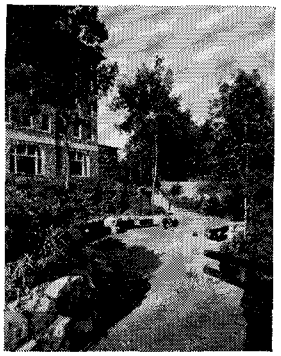

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Our Rostrum

But on the other hand, there's Ben Bernie. And if Jewish band leaders have a monopoly of the air, it must come as a surprise to Whiteman, Vallée, Lombardo, Lopez, Madriguera, King, Robison, Kemp, Nichols, Black, Barlow, Waring, Bunchuk, Weems, Stokowski, Toscanini, Koussevitzky, and the rest of the *goys*.

If we have to have radio comedians — and the broadcasters seem to think we do — there's nothing for it but to take them from the existing supply till the gentiles catch up. Pshaw, Mr. Samuelson, we can't listen to Amos 'n Andy *all* the time. Let those who like Cantor 'n Jolson listen to 'em; you and I can switch off the damn thing and run down to the local movie house to see Mickey Mouse, who's beyond suspicion.

But no radio pogroms, please!

JOHN GREENLEAF WHITTIER

Morbid Sinclair Lewis

To the Editor:

I thoroughly enjoyed Harry Hansen's article "Fashions in Fiction" in the March issue of THE FORUM. His opinion of Sinclair Lewis's books very nearly coincides with my own. Why, out of the boundless wealth of excellent fiction that has been produced in recent years, the dryest, dreariest, and most cynical and distorted should have been chosen as the best, will always remain an unfathomable mystery to me. It seems to me that a man whose one emotion is hate, whose one form of expression is a sneer, deserves a little of his own medicine. Hence, this letter.

Several years ago I read that much discussed novel *Main Street*. I was tempted to quit after the first two or three pages but, spurred on by the thought that, hidden somewhere in that long, drawn-out account of the inconsequential doings and sayings of uniformly colorless and uninteresting characters, there must be a kernel of something or other to warrant the book's popularity, I plodded painfully on to the gloomy end. I knew it must be the end because there were no more pages. I failed, however, to find what I was looking for. Perhaps I turned two pages at once and missed it.

After a long rest, I tackled *Babbitt* and actually read nearly half of it. Quite a feat of endurance, I think. I have not read *Ann Vickers* and I have no intention of doing so. Even in these days of abundant leisure, time still has some value.

By what standards, I wonder, did the alleged authorities judge Lewis's writing as worthy of the Nobel Prize? Was it chosen for its enthralling plot? I can find no plot whatever. Was it selected because of Lewis's ability to hold the reader's interest from the start? One of the first things a student of fiction-writing has drilled into him is the necessity of starting his story off with plenty of action and

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Our Rostrum

interest, and refraining from dull descriptive passages on the first page. Let us see how Lewis managed this. We met Babbitt on the first page, where he snoozes in the early hours of "the morning after." It takes several pages to get him up, several more to get him bathed, his teeth brushed, and his hair combed. Finally, after he has eaten his breakfast, argued with his wife, and succeeded in getting as far as his place of business, the reader is ready to go to bed.

Are Lewis's novels true to life? We have all met Babbitts and Kennicotts. They can be found, not only on Main Street but in the backwoods and on Broadway, and even, I suspect, on the Strand and the Rue de la Paix. I cannot speak with authority concerning the habitués of the two last-mentioned thoroughfares, but with the others I am quite familiar. I know, as does everyone else who has wandered beyond the limits of his own backyard and has kept his eyes and ears open, that Philistinism is no matter of geography.

Babbitts and Kennicotts thrive in any climate and under any flag, but outside of Sinclair Lewis's morbid imagination, no American community is inhabited exclusively by these drab beings. Everywhere can be found interesting, intelligent, and broad-minded people who refuse to accept as their own ideas and points of view that are as ready-made and standardized as their cigar-lighters and patented breakfast cereal.

Either Sinclair Lewis's eyes are trained to see only the worst in everything and everybody, or else he has been most unfortunate in his choice of friends and neighbors.

WILBUR J. DOWD

Madison, Conn.

Seminar in Mexico

To the Editor:

May we interest you, as former Chairman on Cultural Relations with Latin America, in drawing to the attention of your readers the Eighth Seminar in Mexico which meets July 8 to 28, 1933? The Seminar is held under the auspices of the Committee and provides opportunity for study under the guidance of a group of prominent authorities on the life and culture of the Mexican people. The program this year — offering a three weeks' series of lectures, round-table discussions, and field trips — gives distinct advantage to those interested in the fields of economics, international relations, the arts, education, and archaeology. Applications and requests for additional information should be addressed to:

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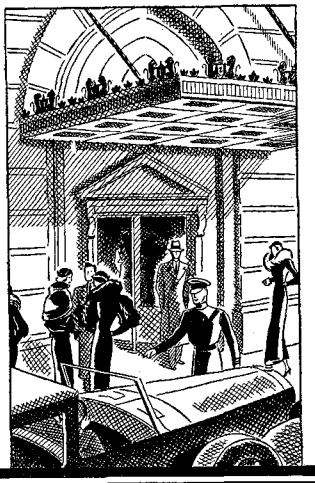

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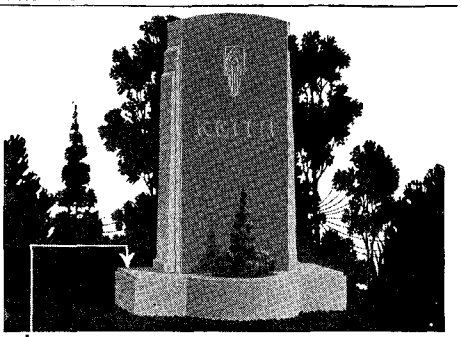

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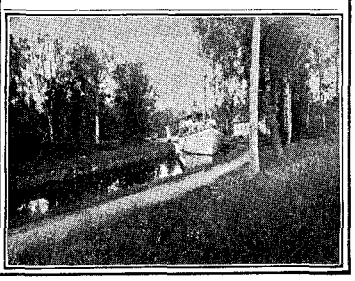

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